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L15: Entry 5 of 5

File: USPT

Dec 29, 1992

US-PAT-NO: 5175416

DOCUMENT-IDENTIFIER: US 5175416 A

TITLE: Funds transfer system

DATE-ISSUED: December 29, 1992

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP	CODE	COUNTRY
Mansvelt; Andre P.	Northcliff, Johannesburg, Transvaal				ZA
Belamant; Serge C. P.	Parkmore, Johannesburg, Transvaal				ZA

APPL-NO: 07/ 701821 [\[PALM\]](#)

DATE FILED: May 17, 1991

INT-CL: [05] G06F 15/30, G07F 7/10

US-CL-ISSUED: 235/379; 235/380

US-CL-CURRENT: [235/379](#); [235/380](#)

FIELD-OF-SEARCH: 235/379, 235/380, 340/825.33

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> 4277837	July 1981	Stuckert	235/380
<input type="checkbox"/> 4305059	December 1981	Benton	340/825.33
<input type="checkbox"/> 4454414	June 1984	Benton	235/380
<input type="checkbox"/> 4709136	November 1987	Watanabe	235/379
<input type="checkbox"/> 4926325	May 1990	Benton et al.	340/825.33

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
256768	February 1988	EP	

ART-UNIT: 239

PRIMARY-EXAMINER: Shepperd; John W.

ATTY-AGENT-FIRM: Burns, Doane, Swecker & Mathis

ABSTRACT:

A method of transferring funds includes the steps of linking a first "smart card" to a first financial institution, debiting an account held at the financial institution and recording a corresponding credit value in the first smart card. The first smart card is then linked to a second, similar device, the credit value in the first device is reduced, and a corresponding credit value is recorded in the second device. The second device is then linked to a second financial institution, the credit value in the second device is reduced, and a corresponding credit value is recorded in an account held at the second financial institution. The first and second devices each store at least a portion of a program which is run in a synchronized interactive manner between the first devices. The invention extends to a system for implementing the method.

12 Claims, 7 Drawing figures

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L29: Entry 2 of 4

File: USPT

Jan 1, 2002

US-PAT-NO: 6336095

DOCUMENT-IDENTIFIER: US 6336095 B1

TITLE: Method for electronic merchandise dispute resolution

DATE-ISSUED: January 1, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Rosen; Sholom S.	New York	NY		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Citibank, N.A.	New York	NY			02

APPL-NO: 09/ 197179 [PALM]

DATE FILED: November 20, 1998

PARENT-CASE:

FIELD OF THE INVENTION This is a divisional of co-pending application Ser. No. 08/895,395 filed Jul. 16, 1997, now U.S. Pat. No. 6,175,921, which is a divisional of application Ser. No. 08/730,158 filed Oct. 23, 1996, now U.S. Pat. No. 5,703,949, which is a file wrapper continuation of application Ser. No. 08/575,699 filed Dec. 19, 1995, now abandoned, which is a divisional of application Ser. No. 08/264,461 filed Apr. 28, 1994, now U.S. Pat. No. 5,557,518. The present invention relates to a system for facilitating open electronic commerce. In particular, the system utilizes tamperproof electronic units, referred to as "trusted agents", in combination with money modules to create a secure transaction environment for both the buyer and seller of electronic merchandise and services.

INT-CL: [07] G06 F 17/60US-CL-ISSUED: 705/1; 705/26, 705/75, 705/76, 705/77, 705/78US-CL-CURRENT: 705/1; 705/26, 705/75, 705/76, 705/77, 705/78FIELD-OF-SEARCH: 705/1, 705/26, 705/64, 705/75, 705/76, 705/77, 705/78, 709/217, 709/218, 709/219

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	<u>5799087</u>	August 1998	Rosen 705/69

Patent Assignment Abstract of Title

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Total Assignments: 1

Application #: 09613679

Filing Dt: 07/11/2000

Patent #: NONE

Issue Dt:

PCT #: NONE

Publication #: NONE

Pub Dt:

Inventor: Gerard J. Barry

Title: Dynamic currency conversion for card payment systems

Assignment: 1

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Conveyance: ASSIGNMENT OF ASSIGNORS INTEREST (SEE DOCUMENT FOR DETAILS).

Assignor: BARRY, GERARD J.

Exec Dt: 07/04/2000

Assignee: MAINLINE CORPORATE HOLDINGS LIMITED

AN IRISH COMPANY

AILLE, INVERIN, CO. GALWAY

IRELAND

Correspondent: MESCHKOW & GRESHAM P.L.C.

LOWELL W. GRESHAM, ESQ.

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FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
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0 380 377	August 1990	EP	
4 191 06	March 1991	EP	
0 474 360	March 1992	EP	
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ART-UNIT: 2761

PRIMARY-EXAMINER: Cosimano; Edward R.

ATTY-AGENT-FIRM: Morgan & Finnegan, L.L.

ABSTRACT:

A system for open electronic commerce having a customer trusted agent securely communicating with a first money module, and a merchant trusted agent securely communicating with a second money module. Both trusted agents are capable of establishing a first cryptographically secure session, and both money modules are capable of establishing a second cryptographically secure session. The merchant trusted agent transfers electronic merchandise to the customer trusted agent, and the first money module transfers electronic money to the second money module. The money modules inform their trusted agents of the successful completion of payment, and the customer may use the purchased electronic merchandise.

26 Claims, 98 Drawing figures

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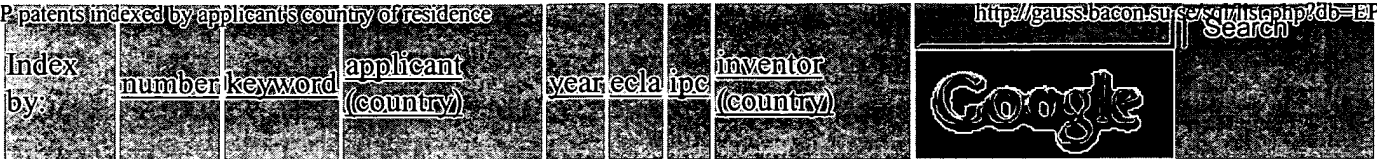
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Granted EP patents indexed by applicant's country of residence

Applicant country of residence: IE

Applicant	Patent	Title
<u>Accelerated Encryption Proc Lt</u>	<u>EP1224533</u>	A cryptographic accelerator
<u>Alps Electric Ireland Ltd</u>	<u>EP843250</u>	Computer keyboard with integral encoded <u>device</u> reader
<u>Bealach No Bo Finne Teo Ta Gal</u>	<u>EP1134661</u>	Method for <u>analysing</u> a <u>program</u> for <u>testing</u> electronic components
<u>Cbt Tech Ltd</u>	<u>EP690426</u>	A computer <u>based</u> training system
<u>Curley Martin</u>	<u>EP846301</u>	Tourism information and reservation system and method
<u>Cybox Comp Products Internat L</u>	<u>EP1075111</u>	High end kvm switching system
<u>Dublin City University</u>	<u>EP813168</u>	<u>Compression</u> of <u>image</u> <u>data</u>
<u>Eastmar Holdings Ltd</u>	<u>EP843292</u>	<u>Transaction</u> processing
<u>Europlex Res Ltd</u>	<u>EP682431</u>	A ring <u>network</u> system.
<u>Fanning Darragh</u>	<u>EP725343</u>	<u>Error</u> prevention in <u>computer</u> <u>systems</u>
<u>L & P Systems Ltd</u>	<u>EP645722</u>	A <u>data</u> processing apparatus.
<u>Mainline Corporate Holdings Li</u>	<u>EP1018711</u>	Dynamic currency conversion for card payment systems
<u>Mainline Corporate Holdings Lt</u>	<u>EP1240629</u>	Dynamic currency conversion for card payment systems
<u>Markport Ltd</u>	<u>EP880863</u>	<u>Routing</u> of short messages for telecommunications <u>networks</u>
<u>Orbis Patents Limited</u>	<u>EP1029311</u>	Credit card system and method
<u>Orbis Patents Ltd</u>	<u>EP1153375</u>	Credit card system and method
<u>Viserge Limited</u>	<u>EP1020000</u>	A <u>distribution</u> automation remote terminal unit
<u>Whitelay International Limited</u>	<u>EP581994</u>	Improved teletext receiver with <u>memory</u> update.
<u>Whitelay International Limited</u>	<u>EP618726</u>	Method for identifying a publicity insert contained in a <u>television</u> signal and apparatus that uses said method.



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(11) **EP 0 865 009 A2**

(12) **EUROPEAN PATENT APPLICATION**

(43) Date of publication:
16.09.1998 Bulletin 1998/38

(51) Int Cl.⁶: **G07F 19/00, G06F 17/60,
G07F 7/10**

(21) Application number: **98301757.5**

(22) Date of filing: **10.03.1998**

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NL PT SE**
Designated Extension States:
AL LT LV MK RO SI

(72) Inventor: **Yokomura, Katsuya**
Seya-ku, Yokohama-shi (JP)

(74) Representative: **Calderbank, Thomas Roger et al**
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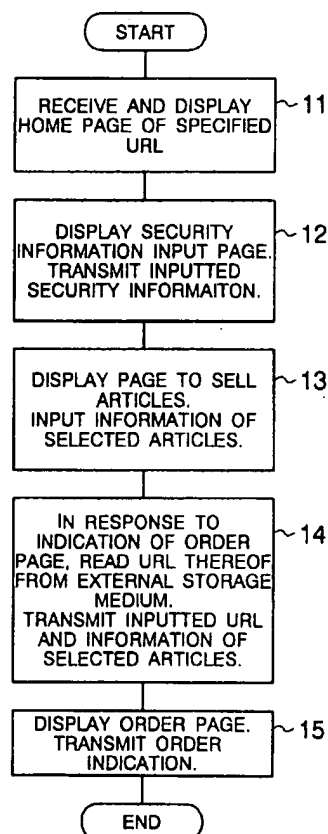
(30) Priority: **11.03.1997 JP 55913/97**

(71) Applicant: **HITACHI, LTD.**
Chiyoda-ku, Tokyo 100 (JP)

(54) **Electronic transaction processing system**

(57) In an electronic commercial transaction processing method and an apparatus for executing the method, an unauthorized user is prevented from ordering articles in an operation to purchase articles via a network. In embodiments thereof, a client device (200) sends a specified URL (32) to a server device (1700) and then receives a home page. The client device (200) then displays a page to sell articles and transmits information of selected articles to the server device (1700). When a page to confirm an order of articles is indicated, an URL (32) thereof is read from an external storage medium (210) and then the inputted URL (32) and the information of selected articles are sent to the server device (1700). Namely, any user who does not have an external storage medium (212) in which the URL of the order confirmation page is stored is not allowed to order articles.

FIG. 1



EP 0 865 009 A2

Set	Items	Description
S1	6	AU=(GERMAN D? OR GERMAN, D? OR TSUEI H? OR TSUEI, H?)
S2	362579	BROKER? OR AGENT? OR INTERMEDIAR? OR (THIRD OR 3RD)()PARTY OR MIDDLEMAN OR MIDDLEMEN
S3	299104	TRANSACT? OR SALE? OR TRAD? OR PURCHAS? OR BUY??? OR SELL?- ??
S4	137172	BID???? OR AUCTION? OR DUTCHAUCTION? OR META AUCTION? OR MULTIAUCTION? OR OFFER?
S5	667491	USER? OR PERSON? OR MEMBER? OR SOMEONE OR PEOPLE? OR BUYER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SURFER? OR TRADER? OR BIDDER? OR SELLER? OR MERCHANT?
S6	392963	PAY????? OR BILL???? OR CHARG? OR SETTLE? OR DUES OR CASH? - OR MONEY
S7	474827	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTRANET OR - WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW - OR CYBER OR LAN OR WAN OR ELECTRONIC?
S8	10918	S2(5N)S6
S9	680	S8(10N)S3
S10	168	S9(10N)S7
S11	103	S10(7N)S5
S12	66	S11 AND IC=G06F-017/60

?show files

File 348:EUROPEAN PATENTS 1978-2002/Jul W02

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020718,UT=20020711

(c) 2002 WIPO/Univentio

12/3,K/1 (Item 1 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

01431260

Information processing

Informationsverarbeitungssystem

Systeme de traitement d'informations

PATENT ASSIGNEE:

SONY CORPORATION, (214025), 6-7-35 Kitashinagawa Shinagawa-ku, Tokyo 141,
(JP), (Applicant designated States: all)

INVENTOR:

Mano, Yoshizumi, c/o Sony Corporation, 6-7-35 Kitashanagawa, Shinagawa-ku
, Tokyo 141, (JP)

Ihara, Yushi, c/o Sony Corporation, 6-7-35 Kitashanagawa, Shinagawa-ku,
Tokyo 141, (JP)

Umeya, Masaru, c/o Sony Corporation, 6-7-35 Kitashanagawa, Shinagawa-ku,
Tokyo 141, (JP)

LEGAL REPRESENTATIVE:

Pratt, Richard Wilson (46458), D. Young & Co, 21 New Fetter Lane, London
EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 1209603 A2 020529 (Basic)

APPLICATION (CC, No, Date): EP 2001309216 011031;

PRIORITY (CC, No, Date): JP 2000334883 001101

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 137

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200222	1876
SPEC A	(English)	200222	23524
Total word count - document A			25400
Total word count - document B			0
Total word count - documents A + B			25400

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION concluded, the buyer 2 requests a banking institution 16 which has a contract with the **buyer** 2 to transfer **money** to the escrow **agent** 15. In this case, the **money** can be transferred by using, for example, the **on - line** transfer via the Internat. After the escrow agent 15 has confirmed the transfer, the physical...is performed. for example, via e-mail.

In step S272, the CPU 81 of the **personal** computer 22 of the **buyer** 2 receives the message requesting a **payment** transfer from the content distribution **intermediary** system 11, and sends via the **network** 12 a request to the **personal** computer 26 of the banking institution 16 associated with the buyer 2 to transfer money...

12/3,K/2 (Item 2 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

01348804

Electronic commerce system for new items

System fur den elektronischen Handel mit neu eingefuhrten Produkten

Systeme de commerce electronique pour des produits recents

PATENT ASSIGNEE:

Kabushikigaisha Nojima, (3211460), 1-1, Yokoyama 1-chome, Sagamihara-shi,
Kanagawa 229-1122, (JP), (Applicant designated States: all)

INVENTOR:

Nojima, Hiroshi, Kabiushikigaisha Nojima, 1-1, Yokoyama 1-chome,
Sagamihara-shi, Kanagawa 229-1122, (JP)
Tomine, Yoshiyuki, Kabiushikigaisha Nojima, 1-1, Yokoyama 1-chome,
Sagamihara-shi, Kanagawa 229-1122, (JP)

LEGAL REPRESENTATIVE:

Prins, Adrianus Willem et al (20903), Vereenigde, Nieuwe Parklaan 97,
2587 BN Den Haag, (NL)

PATENT (CC, No, Kind, Date): EP 1152354 A1 011107 (Basic)

APPLICATION (CC, No, Date): EP 2000204768 001227;

PRIORITY (CC, No, Date): JP 2000128201 000427

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 173

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200145	687
SPEC A	(English)	200145	7250
Total word count - document A			7937
Total word count - document B			0
Total word count - documents A + B			7937

INTERNATIONAL PATENT CLASS: G06F-017/60

...ABSTRACT A1

An **electronic** commerce system for new items constituted by **seller** terminals, **buyer** terminals, an **intermediary** organ, **settlement** organ terminals, transport organ terminals, and a two-way communication **network** for connecting these terminals with the intermediary organ, wherein the intermediary organ is provided with...

12/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

01335294

A system and related methods for tracking and managing content distribution
System und verwandte Verfahren zum Verfolgen und Verwalten der Auslieferung
von Inhalten

Systeme et methodes associees pour suivre et controler la distribution de
contenu

PATENT ASSIGNEE:

Hewlett-Packard Company, (206037), 3000 Hanover Street, Palo Alto, CA
94304, (US), (Applicant designated States: all)

INVENTOR:

Smith, Donald X, II, 2990 NW Acacia Place, Corvallis, OR 97330, (US)
Gupta, Aloke, 3630 NW Twinberry Place, Corvallis, OR 97330, (US)

LEGAL REPRESENTATIVE:

Jackson, Richard Eric et al (62281), Carpmaels & Ransford, 43 Bloomsbury
Square, London WC1A 2RA, (GB)

PATENT (CC, No, Kind, Date): EP 1139258 A1 011004 (Basic)

APPLICATION (CC, No, Date): EP 2001302430 010315;

PRIORITY (CC, No, Date): US 539303 000330

DESIGNATED STATES: DE; FR; GB; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 99

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200140	639
SPEC A	(English)	200140	10450
Total word count - document A			11089
Total word count - document B			0
Total word count - documents A + B			11089

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION system and a public/private e-commerce financial system (e.g., the CheckFree(TM) financial **network** offered by CheckFree Corporation). As introduced above, the **transaction agent** 526 is responsible for executing **payments** and account credit/debit **transactions** with **user** accounts based, at least in part, on the distribution of content objects in accordance with...

12/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

01278161

Trusted agents for open electronic commerce

Treuhandvermittler für den offenen elektronischen Handel

Fiduciaires pour le commerce électronique ouvert

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)

INVENTOR:

Rosen, Shalom S., 10 West 86th Street, Apartment 7A, New York, New York
10024, (US)

LEGAL REPRESENTATIVE:

Robson, Aidan John (69471), Reddie & Grose 16 Theobalds Road, London WC1X
8PL, (GB)

PATENT (CC, No, Kind, Date): EP 1100055 A2 010516 (Basic)

APPLICATION (CC, No, Date): EP 2000123118 950328;

PRIORITY (CC, No, Date): US 234461 940428

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 758474 (EP 95913817)

INTERNATIONAL PATENT CLASS: G07F-007/08; G07F-019/00; **G06F-017/60** ;
G07F-017/16

ABSTRACT WORD COUNT: 144

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200120	411
SPEC A	(English)	200120	22105
Total word count - document A			22516
Total word count - document B			0
Total word count - documents A + B			22516

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION to a system for facilitating open electronic commerce. In particular, the system utilizes tamper-proof **electronic** units, referred to as "trusted **agents**", in combination with **money** modules to create a secure **transaction** environment for both the **buyer** and **seller** of **electronic** merchandise and services.

Background of the Invention

Electronic commerce today is comprised of a collection...

...to the second money module. Upon successful completion of the money module payment, the first **money** module informs the **customer** trusted

X

agent , and the second **money** module informs the **merchant** trusted **agent** . The **merchant** then logs the **sale** and the **customer** may use the purchased **electronic** merchandise.

According to a second aspect of the invention, the customer may pay for the...occurs as follows:

(1) a secure transaction session is established between the buyer's and **seller** 's money modules, between the **buyer** 's and **seller** 's trusted **agents** , and between the **money** module and trusted **agent** of each **transaction** device;

(2) selected **electronic** merchandise is transferred from the **seller** 's trusted agent to the buyer's trusted agent (where it is retained provisionally) - in...

...be stored outside of the trusted agent;

(3) after verifying the correctness of the transferred **electronic** merchandise, the **buyer** 's trusted **agent** instructs its **money** module to **pay** a certain amount of **electronic** money to the **seller** 's money module;

(4) the **buyer** 's money module informs the **seller** 's money module of the amount of **electronic** money to be paid to it and the **seller** 's **money** module checks with its trusted **agent** to verify that this is the correct price of the merchandise;

(5) if the amount...

...the electronic money may be transferred (provisionally) first followed by the (provisional) transfer of the **electronic** merchandise. The **customer** 's trusted **agent** would then instruct its **money** module to commit, and the **transaction** would proceed as previously described. Such an alternative embodiment would require modifying the money module...

12/3,K/5 (Item 5 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

01278160

Trusted agents for open electronic commerce

Treuhandvermittler fur den offenen elektronischen Handel

Fiduciaires pour le commerce electronique ouvert

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,

(US), (Applicant designated States: all)

INVENTOR:

Rosen, Shalom S., Apartment 7A 10 West 86th Street, New York, New York

10024, (US)

LEGAL REPRESENTATIVE:

Robson, Aidan John (69471), Reddie & Grose 16 Theobalds Road, London WC1X

8PL, (GB)

PATENT (CC, No, Kind, Date): EP 1100054 A2 010516 (Basic)

APPLICATION (CC, No, Date): EP 2000123117 950328;

PRIORITY (CC, No, Date): US 234461 940428

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;

NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 758474 (EP 95913817)

INTERNATIONAL PATENT CLASS: G07F-007/08; G07F-019/00; G07F-017/16;

G06F-017/60

ABSTRACT WORD COUNT: 72

NOTE:

Figure number on first page: 5

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200120	556
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SPEC A	(English)	200120	21990
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Total word count - document A	22546
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Total word count - document B	0
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...INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION to a system for facilitating open electronic commerce. In particular, the system utilizes tamper-proof **electronic** units, referred to as "trusted **agents**", in combination with **money** modules to create a secure **transaction** environment for both the **buyer** and **seller** of **electronic** merchandise and services.

Background of the Invention

Electronic commerce today is comprised of a collection...

...to the second money module. Upon successful completion of the money module payment, the first **money** module informs the **customer** trusted **agent**, and the second **money** module informs the **merchant** trusted **agent**. The **merchant** then logs the **sale** and the **customer** may use the purchased **electronic** merchandise.

According to a second aspect of the invention, the customer may pay for the...occurs as follows:

(1) a secure transaction session is established between the buyer's and **seller**'s money modules, between the **buyer**'s and **seller**'s trusted **agents**, and between the **money** module and trusted **agent** of each **transaction** device;

(2) selected **electronic** merchandise is transferred from the **seller**'s trusted agent to the buyer's trusted agent (where it is retained provisionally) - in...

...be stored outside of the trusted agent;

(3) after verifying the correctness of the transferred **electronic** merchandise, the **buyer**'s trusted **agent** instructs its **money** module to **pay** a certain amount of **electronic** money to the **seller**'s money module;

(4) the **buyer**'s money module informs the **seller**'s money module of the amount of **electronic** money to be paid to it and the **seller**'s **money** module checks with its trusted **agent** to verify that this is the correct price of the merchandise;

(5) if the amount...

...the electronic money may be transferred (provisionally) first followed by the (provisional) transfer of the **electronic** merchandise. The **customer**'s trusted **agent** would then instruct its **money** module to commit, and the **transaction** would proceed as previously described. Such an alternative embodiment would require modifying the money module...

12/3,K/6 (Item 6 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01254315

Trusted agents for open electronic commerce

Treuhandvermittler fur den offenen elektronischen Handel

Fiduciaires pour le commerce electronique ouvert

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,

(US), (Applicant designated States: all)

INVENTOR:

Rosen,Shalom S, Apartment 7A, 10 West 86th Street, New York,New York 10024, (US)

LEGAL REPRESENTATIVE:

Robson, Aidan John (69471), Reddie & Grose 16 Theobalds Road, London WC1X 8PL, (GB)

PATENT (CC, No, Kind, Date): EP 1083533 A2 010314 (Basic)

APPLICATION (CC, No, Date): EP 123115 950328;

PRIORITY (CC, No, Date): US 234461 940428

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 758474 (EP 95913817)

* INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/08; **G06F-017/60**

ABSTRACT WORD COUNT: 93

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200111	505
SPEC A	(English)	200111	22016
Total word count - document A			22521
Total word count - document B			0
Total word count - documents A + B			22521

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION to a system for facilitating open electronic commerce. In particular, the system utilizes tamper-proof **electronic** units, referred to as "trusted **agents**", in combination with **money** modules to create a secure **transaction** environment for both the **buyer** and **seller** of **electronic** merchandise and services.

Background of the Invention

Electronic commerce today is comprised of a collection...

...to the second money module. Upon successful completion of the money module payment, the first **money** module informs the **customer** trusted **agent**, and the second **money** module informs the **merchant** trusted **agent**. The **merchant** then logs the **sale** and the **customer** may use the purchased **electronic** merchandise.

According to a second aspect of the invention, the customer may pay for the...occurs as follows:

(1) a secure transaction session is established between the buyer's and **seller**'s money modules, between the **buyer**'s and **seller**'s trusted **agents**, and between the **money** module and trusted **agent** of each **transaction** device;

(2) selected **electronic** merchandise is transferred from the **seller**'s trusted agent to the buyer's trusted agent (where it is retained provisionally) - in...

...be stored outside of the trusted agent;

(3) after verifying the correctness of the transferred **electronic** merchandise, the **buyer**'s trusted **agent** instructs its **money** module to **pay** a certain amount of **electronic** money to the **seller**'s money module;

(4) the **buyer**'s money module informs the **seller**'s money module of the amount of **electronic** money to be paid to it and the **seller**'s **money** module checks with its trusted **agent** to verify that this is the correct price of the merchandise;

(5) if the amount...

...the electronic money may be transferred (provisionally) first followed by the (provisional) transfer of the **electronic** merchandise. The **customer**'s trusted **agent** would then instruct its **money** module to commit, and the **transaction** would proceed as previously described. Such an alternative embodiment would require modifying the money module...

12/3,K/7 (Item 7 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01078934

Method and system to perform electronic value exchange and settlement among heterogeneous payment schemes with heterogeneous currencies

Verfahren und System zum Durchfuehren von elektronischem Wertaustausch und Ausgleich zwischen heterogenen Bezahlungssystemen mit

verschiedenartigen Wahrungen

· Methode et systeme pour effectuer l'echange et le reglement electronique de valeurs entre systemes de paiement heterogenes avec monnaies differentes

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)

INVENTOR:

Golvin, Charles, 2762 McConnell Drive, Los Angeles CA 90064, (US)
Katis, Thomas, 1770 Green St., Apt 203, San Francisco, CA 94123, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 949596 A2 991013 (Basic)

APPLICATION (CC, No, Date): EP 99200970 990330;

PRIORITY (CC, No, Date): US 79801 P 980330; US 280090 P 990329

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/08; **G06F-017/60**

ABSTRACT WORD COUNT: 55

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9941	1186
SPEC A	(English)	9941	4400
Total word count - document A			5586
Total word count - document B			0
Total word count - documents A + B			5586

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION For instance, if a seller associates itself with an intermediary to facilitate transactions between the **seller** and a potential **buyer** 104C, then the value exchange and **settlement** processed through the **intermediary** is nearly automatic when the **buyer** 104 makes a **purchase** from the **seller**'s **web** page. For example, if a U.S. **consumer** tries to pay for something with United States dollars in Visa Cash, the system is...

X

12/3,K/8 (Item 8 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

00939806

An electronic trading method

Elektronisches Handelsverfahren

Methode de commerce electronique

PATENT ASSIGNEE:

Hitachi, Ltd., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
101, (JP), (Applicant designated States: all)

INVENTOR:

Teramura, Takeshi, 40-1, Utsukushigaokanishi-2-chome, Aoba-ku,
Yokohama-shi, (JP)

Hiroya, Masaaki, 40-1, Utsukushigaokanishi-2-chome, Aoba-ku, Yokohama-shi,
(JP)

Ito, Atsushi, 7-2-701, Nakane-2-chome, Meguro-ku, Tokyo, (JP)

LEGAL REPRESENTATIVE:

Hackney, Nigel John et al (76991), Mewburn Ellis, York House, 23 Kingsway,
London WC2B 6HP, (GB)

PATENT (CC, No, Kind, Date): EP 854462 A2 980722 (Basic)

EP 854462 A3 000105

APPLICATION (CC, No, Date): EP 97309364 971120;

PRIORITY (CC, No, Date): JP 96310381 961121

DESIGNATED STATES: DE; FR; GB
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; **G06F-017/60**
ABSTRACT WORD COUNT: 231
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9830	1269
SPEC A	(English)	9830	5098
Total word count - document A			6367
Total word count - document B			0
Total word count - documents A + B			6367

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION is transmitted from the consumer terminal 10. The data portion of this message includes the **trading** ID 3111, an amount of **electronic money** received by the **broker** server 30 with respect to the **trading**, the identifier of the **consumer** terminal and the trading and ordering information 3110.

A settlement message 4202 is transmitted to...

...transmit goods to the consumer terminal 10. The data portion of this message includes the **trading** ID 3111 and an amount of **electronic money** received by the **broker** server 30 with respect to the **trading**.

<Communication Message Transmitted by the **Merchant** server 20>

An ordering rejection message 4301 is transmitted in order that the merchant server...

12/3,K/9 (Item 9 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

00827960

TRUSTED AGENTS FOR OPEN DISTRIBUTION OF ELECTRONIC MONEY
TREUHANDVERMITTLER ZUR OFFENEN AUSGABE VON ELEKTRONISCHEM GELD
AGENT SECURISE POUR LA DISTRIBUTION OUVERTE D'ARGENT ELECTRONIQUE
PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (applicant designated states:
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

ROSEN, Sholom, S., Apartment 7A 10 West 86th Street, New York, NY 10024,
(US)

LEGAL REPRESENTATIVE:

Robson, Aidan John (69471), Reddie & Grose 16 Theobalds Road, London WC1X
8PL, (GB)

PATENT (CC, No, Kind, Date): EP 830656 A1 980325 (Basic)
EP 830656 B1 990428
WO 9641315 961219

APPLICATION (CC, No, Date): EP 96910330 960311; WO 96US2569 960311

PRIORITY (CC, No, Date): US 488248 950607

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;
MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-007/08; **G06F-017/60**

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LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9917	1643
CLAIMS B	(German)	9917	1487
CLAIMS B	(French)	9917	1949

SPEC B	(English)	9917	10151
Total word count - document A			0
Total word count - document B			15230
Total word count - documents A + B			15230

...INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION system for facilitating the distribution of electronic money. In particular, the system utilizes tamper-proof **electronic** units, referred to as "trusted **agents**", in combination with **money** modules to create a secure **transaction** environment in which **customers** may purchase or sell **electronic** money from **merchants** using credit or debit card credentials.

Background of the Invention

Numerous electronic payment systems are...

...securely communicates. The first and second money modules establish a second cryptographically secure session. The **customer** trusted **agent** provides **electronic money purchase** information and an account credential to the **merchant** trusted agent, and the merchant trusted agent provides a receipt ticket to said customer trusted...HTB), whereupon the customer chooses the type of transaction, namely a purchase or sale of **electronic** money (step 704). HTA sends a message to its trusted **agent A** to **buy (sell)** **electronic money**, and HTB sends a message to its trusted **agent B** to send (receive) **electronic money** (steps 706 - 708).

The **customer** 's and **merchant** 's trusted agents (A and B) then establish a session as described in WO-A...

...CLAIMS merchant trusted agent unit, and that establishes a second cryptographically secure session with said first **money** module; where said **customer** trusted **agent** unit (2) provides **electronic money purchase** information and an account credential to said **merchant** trusted agent unit (4), and said merchant trusted agent unit provides a receipt ticket (8...

...is a credit or debit card ticket.

3. The system of claim 1, wherein said **customer** trusted **agent** unit also provides **electronic money sale** information to said **merchant** trusted agent unit, which uses information from said electronic money sale information and said account...

...merchant trusted agent unit, and that establishes a second cryptographically secure session with said first **money** module; where said **customer** trusted **agent** unit provides **electronic money sale** information and an account credential to said **merchant** trusted agent unit, and said merchant trusted agent unit provides a receipt ticket (8) to...

...a) establishing a first cryptographically secure session between said customer trusted agent unit and said **merchant** trusted agent unit;
(b) said **customer** trusted **agent** unit transferring **electronic money purchase** information and an account credential, via said first cryptographically secure session, to said merchant trusted...

...a) establishing a first cryptographically secure session between said customer trusted agent unit and said **merchant** trusted agent unit;
(b) said **customer** trusted **agent** unit transferring **electronic money sale** information and an account credential, via said first cryptographically secure session, to said merchant trusted...

12/3,K/10 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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E-COMMERCE DEVELOPMENT INTRANET PORTAL

PORTAIL INTRANET POUR LE DEVELOPPEMENT DU COMMERCE ELECTRONIQUE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200254314 A1 20020711 (WO 0254314)

Application: WO 2001US19134 20010615 (PCT/WO US0119134)

Priority Application: US 2001754021 20010103

Parent Application/Grant:

Related by Continuation to: US 2001754021 20010103 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 11515

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... The network of claim 13 wherein said intranet service facility
provides
pre-paid cards enabling **users** to obtain paid **intranet** services.

15 The **network** of claim 12 wherein said trusted **agent** services
include
international shipment and **payment** services for **on - line purchases**

16 A method of providing public access to e-commerce activities
comprising the steps of...

12/3,K/11 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00920241 **Image available**

**METHOD, SERVER SYSTEM AND COMPUTER PROGRAM PRODUCT FOR USER REGISTRATION
AND ELECTRONIC COMMERCE SYSTEM**

**PROCEDE, SYSTEME SERVEUR ET LOGICIEL INFORMATIQUE POUR UN SYSTEME
D'ENREGISTREMENT D'UTILISATEUR ET DE COMMERCE ELECTRONIQUE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200254297 A2 20020711 (WO 0254297)

Application: WO 2002EP44 20020104 (PCT/WO EP0200044)

Priority Application: EP 2001100434 20010108

Designated States: US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 6944

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... money to the second money

module. Upon successful completion of the money payment, the
first **money** module informs the **customer** trusted **agent**, and
the second **money** module informs the supplier trusted **agent**.

The supplier then logs the **sale** and the **customer** may use the
purchased **electronic** merchandise.

In U.S. Pat. No. 5,319,542, a system for ordering items using...

12/3,K/12 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00917527

SYSTEMS FOR FACILITATING CARD PROCESSING SYSTEMS/IMPROVED RISK CONTROL

SYSTEMES SERVANT A FACILITER LE TRAITEMENT DE CARTES DE PAIEMENT ET A
AMELIORER LE CONTROLE DE RISQUES

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200250745 A1 20020627 (WO 0250745)

Application: WO 2001US48700 20011214 (PCT/WO US0148700)

Priority Application: US 2000256728 20001218

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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4412

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... holder.

14 The method of claim 13 including,

13

AMENDED SHEET (ARTICLE 19)

contacting the **customer** by the **third party** to -negotiate a **payment**

15 (Amended) A method for facilitating charge card **transactions** ,
comprising: evaluating **electronically** transmitted data directly or
indirectly from a **merchant**
relating to a charge card transaction; and
guaranteeing, by a third party distinct from the...

12/3,K/13 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00908942 **Image available**

**METHOD AND SYSTEM FOR SERVER TO EXECUTE ELECTRONIC COMMERCE IN CONCERTED
INTERNET SITE AND OFF-LINE STORE**

**PROCEDE ET SYSTEME PERMETTANT A UN SERVEUR D'EFFECTUER DU COMMERCE
ELECTRONIQUE DANS DES SITES INTERNET CONCERTES ET UN MAGASIN HORS LIGNE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200242970 A1 20020530 (WO 0242970)

Application: WO 2001KR1992 20011121 (PCT/WO KR0101992)

Priority Application: KR 200069136 20001121; KR 200137989 20010629

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 22900

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a token of reception of products.

According to another embodiment of the invention, when the **intermediary
website** vicariously executes the **payment** , said concerted **website**
provides said **purchaser** with a menu to choose a payment option from by
item, and said intermediary website...

...where the payment option is
indicated,

According to another embodiment of the invention, when said **intermediary
website** distributes the **money** paid by the **purchaser** to said
concerted **website** and said awarded offline store, said intermediary
website can first take the commission proportionate to...

...the payment option is indicated.

According to another embodiment of the invention, when the concerted
website is given from the **money** paid by said **purchaser** , the
intermediary website first takes the commission proportionate to the
amount of money, then pays the offline store...

...the corporate credit cards within a certain limited extent.

According to the invention, the intermediary **website** serves as

advertisement provider, **membership** verifier, **settlement** agency, **transaction intermediary**, **online cash register** and **customer manager**.

With single registration, a member can use all the contents that the concerted websites...

...s point management and activity

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details based on the monitoring on details of each **member**'s advertisement viewing and **purchasing** and **paying**, the **intermediary website** provides each economic subject with basic information for operational and marketing activities.

By presenting the...a compass to navigate through the sea of economic information, and intermediates point transactions among **members**.

If a **member** **purchases** from a store and requests for **settlement**, the **intermediary website** offers a system which executes the settlement according to the form of purchase regardless of...the member actually receives the purchased product. In other words, the receipt code is prerequisite **website** when the concerted **website** or the offline store asks the **intermediary website** to **settle** for the **purchase**, as the **member** is required to send the receipt code to the concerted website or the offline store...

...requests the payment institution including credit card companies to verify the settlement according to the **member**'s **payment** option.

At step 955, the **intermediary website** creates the **transaction** details and stores them in the database after it receives the verification from the payment...the card number of the proxy card and requests the intermediary website to verify the **customer**. When the store's terminal requests the **intermediary websites** to **settle** the **purchase**, it can send the **transaction** details including the amount of money.

The transaction details refer to product price and information...at receipt of the product - and future payments. In case of advance payment, if the **member** requests for **settlement** after **purchasing**, the **intermediary website** requests the card, company to verify the **purchase** and, according to the result, it pays the concerted selling **website** the money. In case of simultaneous payment, the member puts in the receipt code for...

...membership verification procedure follows about the transaction detailed received by the intermediary website.

The intermediary **website** verifies the **membership** of the **user** of the **transaction**, and then the **intermediary website**'s **payment** system intermediates the settlement for the **purchase**.

Here, the verification can be done in through basic verification method, proxy card password verification...online store sends to the intermediary website the transaction details on the product that the **user** has decided to **purchase**. The **intermediary website** executes the **settlement** for the **transaction** details with the pertinent financial institution including credit card companies.

Here, the transaction details that...received at the intermediary website by a preferred embodiment of the invention.

Only if the **user** verifies the **purchase** of the product by putting in the **user** information, the **intermediary website**'s **payment** system intermediates the settlement for the

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purchasing. Here, the verification can be done in through basic verification method, proxy card password verification...

...in connection with online and offline stores by a preferred embodiment of the invention.

The **online** store focusing on the **electronic** commerce sells products to the **purchaser** and then sends the **transaction** details to the **intermediary website** for **settlement**. The **online** store has to have the ordered products in possession by purchasing them previously and ship

...the product item that needs to be supplied can be indicated.

At step 1111, the **purchaser** goes through the **settlement** procedure at the **intermediary website**.

At step 1112, the **purchaser** puts in the receipt during **settlement** procedure.

At step 1113, the **intermediary website** posts the list of the ordered products on the bulletin board for product supply.

At...the online and the offline stores.

According to another embodiment of the invention, when the **intermediary website** distributes the **money settled** by the **purchaser** to the concerted **website** and the offline store chosen to supply, first, it takes the commission proportionate to the...

...1235, the offline store delivers the product, receives the receipt code, sends it to the **intermediary website**, and request for **settlement**.

At step 1240, the **intermediary website** judges the **purchaser's settlement** option.

According to an embodiment of the invention, there are two settlement options: the simultaneous...

...code presented by the offline store does not accord with the one input by the **purchaser** at the moment of **purchasing**, the **intermediary website** does not execute the **settlement** procedure until the correct code is put in.

At step 1250, the two receipt codes accord with each other, the **intermediary website** executes the **settlement** procedure. As after all the products **purchased** by the first

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purchaser are confirmed to be received by him/she, the settlement can be executed among the...

Claim

... reception of products.

30 A method according to claim 28 for providing payment options in **purchasing** and supplying in **electronic** commerce, when said **intermediary website** executes vicariously **settlement**, comprising the steps of: by said concerted **website**, providing said **purchaser** with a menu to choose a payment option from, wherein payment options refer to advance...A method according to claim 28 for paying using the proxy card, when said intermediary **website** intermediates payment, wherein using the proxy card, said **intermediary website** settles the **money** to be paid by the **purchaser** and detailed **transaction** statement including transaction details together.

36 A method according to 35 for verifying on a...

...indicated,

39 A method according to claim 37 for distributing the money paid by the **purchaser** in **purchasing** and supplying in **electronic** commerce, when

said **intermediary website** gets paid from the **money** paid by said **purchaser** , wherein said intermediary **website** first takes a commission proportionate to the amount of money, then pays desired supply price...

12/3,K/14 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00898497

METHOD AND SYSTEM FOR MANAGING SERVICE ACCOUNTS
PROCEDE ET SYSTEME POUR GERER DES COMPTES DE SERVICE

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200231735 A1 20020418 (WO 0231735)

Application: WO 2001US31735 20011010 (PCT/WO US0131735)

Priority Application: US 2000685335 20001011

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10448

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... 1 1 0 may perform a plurality of different roles when processing automatic payments for **users** , including, but not limited to, cybercash **agent** , proxy **payment intermediary** , CCCH requestor or validator and **payment "traffic-cop"** that directs the flow of **electronic** payment **transactions** between service provider servers 130, 132, 134 and 136.

Returning to Figure 5, at step...

12/3,K/15 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00889275 **Image available**

SYSTEM AND METHOD FOR PROVIDING SUPERVISION OF PLURALITY OF FINANCIAL SERVICES TERMINALS

SYSTEME ET PROCEDE DESTINES A LA SURVEILLANCE D'UNE PLURALITE DE TERMINAUX FINANCIERS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200223429 A1 20020321 (WO 0223429)
Application: WO 2001US26217 20010817 (PCT/WO US0126217)
Priority Application: US 2000232616 20000914; US 2001814782 20010323
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
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Fulltext Word Count: 25780

Main International Patent Class: G06F-017/60

Fulltext Availability:
Detailed Description

Detailed Description

... their electronic systems and data libraries. These systems offer a variety of account access, bill **payment** and **customer** service **transactions**. The **brokerage** industry has been greatly changed by the availability of the **Internet** for instant information delivery and transactional abilities. Brokerages have implemented interface systems and transaction systems...

12/3,K/16 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00888183

**COMPUTER METHOD AND APPARATUS FOR PETROLEUM TRADING AND LOGISTICS
PROCEDE ET APPAREIL INFORMATIQUES CONCUS POUR LE COMMERCE ET LA LOGISTIQUE
DU PETROLE**

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MOORE Charles C, 11 Smith Road, Hopkington, MA 01748, US,
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KIDD Nigel, 111 Lakemead Place SE, Calgary, Alberta T2J 3Z7, CA,
ZAYADINE Khaled, 30 Marlborough View, Farnborough, Hampshire GU1 49YA, GB

PATEL Vip, 104 923 15 Avenue SW, Calgary, Alberta T2R 0S2, CA,
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200221401 A2 20020314 (WO 0221401)
Application: WO 2001US28039 20010907 (PCT/WO US0128039)
Priority Application: US 2000230840 20000907

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Publication Language: English

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Fulltext Word Count: 19120

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... invention provides software that includes various computer tools for the different individuals (crude and product **traders**, planners/analysts, brokers, schedulers, vessel owners/ **brokers**, terminal operators, pipeline operators and **cash brokers**, etc.) involved in crude oil **trading**. In the preferred embodiment, the invention system is an **on - line**, real-time **user** interactive software system. The invention system includes three pieces of functionality.

decision support tools: a...

12/3,K/17 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00887219 **Image available**

SYSTEM AND METHOD OF MANAGING FINANCIAL TRANSACTIONS OVER AN ELECTRONIC NETWORK

SYSTEME ET PROCEDE DE GESTION DE TRANSACTIONS FINANCIERES DANS UN RESEAU ELECTRONIQUE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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MILLER Gary S, 59 Cedarhurst Avenue, Lawrence, NY 11559, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WILDES Morey B (agent), Davidson& Kappel, LLC, 485 Seventh Avenue, 14th Floor, New York, NY 10018, US,

Patent and Priority Information (Country, Number, Date):

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Application: WO 2001US28170 20010907 (PCT/WO US0128170)

Priority Application: US 2000657019 20000907

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 21850

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... with funds, since all recording fees, escrowed tax payments and pay-off monies are forwarded **electronically** for immediate availability, so the attorneys or title **agents** cannot abscond with any **money**. In addition, a **seller**, or borrower in the case of a refinance, cannot make multiple sales or mortgages of...

12/3,K/18 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00885087 **Image available**

**THIRD-PARTY BILLING SYSTEM AND METHOD
PROCEDE ET SYSTEME DE FACTURATION A TIERS**

Patent Applicant/Assignee:

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Legal Representative:

MILLER Charles L (et al) (agent), Banner & Witcoff, Ltd., Ten South
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200219211 A1 20020307 (WO 0219211)

Application: WO 2001US26718 20010827 (PCT/WO US0126718)

Priority Application: US 2000648877 20000828

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12347

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

THIRD-PARTY BILLING SYSTEM AND METHOD

FIELD OF THE INVENTION

The present invention relates to **electronic** commerce systems and methods, and more specifically, to a **third - party billing** system and method that allows **consumers** to **purchase** products and services from **online merchants** by providing **billing** information to the **third party billing** system rather than to **merchants** .

BACKGROUND OF THE INVENTION

Consumers are ordering products and services over computer networks such as...

12/3,K/19 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00885084 **Image available**

**METHOD AND SYSTEM FOR ELECTRONIC PAYMENT AND CHECK GUARANTEE
PROCEDE ET SYSTEME DE PAIEMENT ELECTRONIQUE ET DE GARANTIE DE CHEQUE**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Patent Applicant/Inventor:

NATANZON Rony, 6 Boulderbrook Ct., Baltimore, MD 21209, US, US
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Legal Representative:

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3300, Chicago, IL 60603, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219208 A2 20020307 (WO 0219208)
Application: WO 2001US26295 20010822 (PCT/WO US0126295)
Priority Application: US 2000228846 20000829; US 2000232359 20000914
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3757

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... check, by a point-of-sale terminal, to retrieve
consumer bank account information;
transmitting the **consumer** bank account information and **transaction**
information to a **third party** for subsequent **electronic settlement**
of the point-of- **sale**
transaction ; and
retaining the prepared bank check as a negotiable instrument to guarantee
the electronic settlement...

...settlement in bad faith. . The process of claim 9, wherein the step of
transmitting the **consumer** bank account information and **transaction**
information to a **third party** for subsequent **electronic settlement**
includes the step of authorizing or validating the **transaction** . IL The
process of claim 10, wherein the step of authorizing or validating the
transaction...

12/3,K/20 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00883999

SYSTEM AND METHOD FOR AUTOMATED CREDIT MATCHING

SYSTEME ET PROCEDE D'APPARIEMENT AUTOMATIQUE DE CREDIT

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

HADLOCK Timothy J (et al) (agent), Chevron Corporation, Law Dept., P.O.
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200217189 A1 20020228 (WO 0217189)
Application: WO 2001US25844 20010817 (PCT/WO US0125844)
Priority Application: US 2000645108 20000823
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5757

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

English Abstract

...receiving over the Internet the buyer's selection of a credit option; passing over the **Internet** a payment schedule for the **buyer** to an **intermediary** ; and receiving **payment** remitted from the **buyer** .

Detailed Description

... receiving over the Internet the buyer's selection of a credit option; passing over the **Internet** a payment schedule for the **buyer** to an **intermediary** ; and receiving **payment** remitted from the **buyer** .

In another embodiment, the invention includes a method of financing eCommerce purchases including: evaluating a...

12/3,K/21 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00879862

INTERNET THIRD-PARTY AUTHENTICATION USING ELECTRONIC TICKETS

AUTHENTIFICATION DE TIERS INTERNET PAR UTILISATION DE TICKETS ELECTRONIQUES

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Patent Applicant/Inventor:

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Legal Representative:

WANGEROW Ronald W (agent), Kennedy Covington Lobdell & Hickman, L.L.P., Bank of America Corporate Center, 101 North Tryon Street, Suite 4200, Charlotte, NC 28202-4006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200213016 A1 20020214 (WO 0213016)

Application: WO 2001US24813 20010808 (PCT/WO US0124813)

Priority Application: US 2000223825 20000808

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10329

...International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Internet. By 1999, consumers started to become confident in the security of Internet transactions, and **Internet** commerce became commonplace. Millions of **consumers** regularly made **purchases** , paid **bills** and performed common banking and **brokerage transactions** using the **Internet** .

Today, a typical **consumer** might have access to dozens of secure web sites for shopping and financial services. Because...

12/3,K/22 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00876851 **Image available**

SYSTEM AND METHOD FOR ALLOCATING REFERRAL COMMISSION
SYSTEME ET PROCEDE D'ATTRIBUTION DE COMMISSION DE RENVOI

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200211011 A1 20020207 (WO 0211011)

Application: WO 2001NO292 20010706 (PCT/WO NO0100292)

Priority Application: NO 20003563 20000711

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Norwegian

Fulltext Word Count: 4551

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... a purchaser (2) who makes purchases, which system includes an agent
(3) who refers the **purchaser** to an e-commerce outlet
(4) and a **payment agent** (6) who in connection with a payment
transaction
electronically effects payment to the e-commerce outlet (4) for the
purchaser's (2) purchase in...

12/3,K/23 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00868235

METHOD FOR FACILITATING PAYMENT OF A COMPUTERIZED TRANSACTION
PROCEDE DE FACILITATION DU VERSEMENT CORRESPONDANT A UNE TRANSACTION
INFORMATISEE

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200201469 A2 20020103 (WO 0201469)
Application: WO 2001US20482 20010627 (PCT/WO US0120482)
Priority Application: US 2000604525 20000627
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10098

Main International Patent Class: G06F-017/60

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... system coupled to the computer network, the agent computing system adapted to communicate with a **seller**'s computing station over the computer **network**; providing a plurality of **agent payment** locations accessible to the **buyer**, the **agent payment** locations communicating with the **agent** computing system over the computer **network**; communicating, from the **seller**'s computing station to the agent computing system, data regarding the transaction between the buyer...conventional electronic commerce for merchants. The payment crateway 50 is a means by which the **merchant** offloads the **transaction** processing which **merchants** use a **third - party payment** aateway. For example, at present, the amazon.com **merchant web** site has its own internal payment arateway for I.D processina payments.

W

Hence, communications...the money transfer form 21 8 which indicates the amount of money paid by the **buyer** at the **agent payment** location.

Preferably, each **Internet merchant** adapts their **web** site to include an electronic payment option in accordance with the present invention. The merchant...a currency usable by the seller which is different from the currency used by the **buyer**.

Upon completion of the **online** portion of the **transaction** by the buver, the **agent** computincr system/ **money** transfer system 42 makes the **transaction** record available for access by any one of the plurality of agent locations 48 in...

Claim

... svstem coupled to said computer network, the acrent computing system adapted to communicate with a **seller**'s computing station over the computer **network**; providing a plurality of agent payment locations accessible to the **buyer**, the **agent payment** locations communicating with the **agent** computing system
IP
over the computer **network**.

communicating, from the **seller** 's computiner station to the acrent
26
computina system, data recrardina the transaction between the...

12/3,K/24 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00865422 **Image available**

METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS

PROCEDE ET SYSTEME POUR LE TRAITEMENT DE PAIEMENTS PAR INTERNET

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200199019 A1 20011227 (WO 0199019)

Application: WO 2001US20029 20010622 (PCT/WO US0120029)

Priority Application: US 2000213423 20000622; US 2000250495 20001201; US
2001886916 20010621

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27875

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... e.g., "payment for new mystery book").

[0085] In addition to generating and transmitting the **paylnent**
authorization 225, the **Web Broker** 227 transmits a **purchase**
acknowledgement directly to the **merchant** 's **website** 255. Typically, in
response to this purchase acknowledgement from the user's Web Broker 227
...

12/3,K/25 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00865390 **Image available**

SYSTEM AND METHOD FOR MULTIPLE CURRENCY TRANSACTIONS

SYSTEME ET PROCEDE DE TRANSACTIONS EN MONNAIES MULTIPLES

Patent Applicant/Assignee:

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designated states except: US)

Patent Applicant/Inventor:

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ISHAI Miki, Ido Street 9, 52233 Ramat Gan, IL, IL (Residence), IL
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SHALGI Zelig, Mana Street 25, 69342 Tel Aviv, IL, IL (Residence), IL
(Nationality), (Designated only for: US)
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200198969 A2 20011227 (WO 0198969)
Application: WO 2001IL558 20010619 (PCT/WO IL0100558)
Priority Application: US 2000597461 20000619

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DE (utility model) DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL
IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO
NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10170

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description
Claims

Detailed Description

... to override such an automatic currency detection mechanism by entering
the preferred currency manually.

Once **buyer** 14 has decided to purchase the product, **Web** browser 46 is
optionally redirected toward **third party payment** mechanism 16, for
a typical **payment** process for ecommerce **transactions** . **Third party**
payment mechanism 16 collects **payment** credentials from **buyer** 14,
such as **payment** card details or other information. **Third party**
payment mechanism. 16 may optionally perform an authorization request to
a **buyer** account 48, which could be a bank account and/or payment card
account for example...

...product is converted to the currency of the buyer, and is preferably
displayed to the **buyer** , for example through a **Web** page.

In stage 4, optionally payment authorization for **purchasing** the product
is performed through a **third party payment** enabling mechanism, in
the preferred currency of the **buyer** , In stage 5, transaction details,
including the amount of the transaction in the currencies of...

Claim

... a plurality of third party payment clearance mechanisms are available
for receiving payment from the **buyer** , such that the **seller** selects
one of said plurality of **third party payment** clearance mechanisms
for receiving said payment from the **buyer** .

23 A method for performing **online** hedging at a point of sale for a
transaction for purchasing a product by a...

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00864405

**SALES TAX ASSESSMENT, REMITTANCE AND COLLECTION SYSTEM
SYSTEME D'EVALUATION DE TAXE DE VENTE, DE REMISE ET DE RECOUVREMENT**

Patent Applicant/Assignee:

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US,

Legal Representative:

LETCHFORD John F (agent), Klehr, Harrison, Harvey, Branzburg & Ellers
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200197150 A1 20011220 (WO 0197150)

Application: WO 2001US40972 20010614 (PCT/WO US0140972)

Priority Application: US 2000211625 20000614; US 2000215284 20000630; US
2000215285 20000630; US 2000216754 20000707; US 2000216755 20000707; US
2000218196 20000714

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15368

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... and their suppliers

are aggregated in a common virtual space. With such an
arrangement, the **merchant** of record and/or a **third party**
that handles **billing** will benefit significantly from an
30

online sales tax assessment, remittance and collection
system according to the present invention. In this context,
the...

12/3,K/27 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00862505

**SYSTEM AND METHOD FOR PROVIDING A VIRTUAL PUBLICATION LIBRARY TO USERS ON A
COMPUTER NETWORK**

**SYSTEME ET PROCEDE DESTINES A FOURNIR UNE HEMEROTHEQUE VIRTUELLE AUX
UTILISATEURS SUR UN RESEAU INFORMATIQUE**

Patent Applicant/Assignee:

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Legal Representative:

PENNINGTON Edward A (et al) (agent), Swidler Berlin Shereff Friedman,

LLP, Suite 300, 3000 K Street, N.W., Washington, DC 20007, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200195216 A2 20011213 (WO 0195216)
Application: WO 2001US18055 20010604 (PCT/WO US0118055)
Priority Application: US 2000587259 20000605; US 2000594027 20000615
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CO CU CZ DE DK EE
ES FI GB GE GH GM HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU MD MG
MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN
YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8909

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... either a subscription to an electronic publication or an individual
issue or article of an **electronic** publication. The order taker (either
publisher 106 or **sales agent** 144) **charges** the customer's credit
card accordingly. The **customer** also subrnits his or her personal
customer infonnation such as narne, address, telephone, e-mail...

12/3,K/28 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00858331

METHODS AND APPARATUS FOR MANAGING A TOUR PRODUCT PURCHASE

PROCEDE ET APPAREIL POUR LA GESTION D'UN ACHAT DE PRODUIT TOURISTIQUE

Patent Applicant/Assignee:

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US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

AMONG Frank, Pan Travel, LLC, Panda Building, 1017 Kapahulu Avenue,
Honolulu, HI 96816, US, US (Residence), US (Nationality), (Designated
only for: US)

FREITAS Jeffrey, Pan Travel, LLC, Panda Building, 1017 Kapahulu Avenue,
Honolulu, HI 96816, US, US (Residence), US (Nationality), (Designated
only for: US)

Legal Representative:

BERNSTEIN Howard L (et al) (agent), Sughrue, Mion, Zinn, Macpeak & Seas,
PLLC, 2100 Pennsylvania Ave., N.W., Suite 800, Washington, DC
20037-3213, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200190992 A2 20011129 (WO 0190992)

Application: WO 2001US10818 20010517 (PCT/WO US0110818)

Priority Application: US 2000205559 20000522

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11172

Main International Patent Class: **G06F-017/60**

Fulltext Availability:
Detailed Description

Detailed Description

... a login name and password. In addition to receiving special offers from participating vendors, the **members** can track **sales** and receive incentive points for rewards and prizes. Travel **agents** can manage pending reservations, commission **payments**, cancellations and incentive points **online**, including a running tally of total incentive points earned and a list of potential rewards...

12/3,K/29 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00853828

EVENT DRIVEN SHOPPING METHOD UTILIZING ELECTRONIC E-COMMERCE ORDER PENDING PROCEDE D'ACHAT DECLENCHE PAR L'EVENEMENT UTILISANT LA MISE EN ATTENTE DE COMMANDES DU COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

ADVANCE SHOPPING NETWORK CORPORATION, Suite 650, 1650 West 82nd Street,
Minneapolis, MN 55431, US, US (Residence), US (Nationality)

Inventor(s):

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STEINBERGS Erich Conrad, 2108 Oliver Avenue South, Minneapolis, MN 55405,
US,

Legal Representative:

MCMASTERS Thomas L (et al) (agent), Fredrikson & Byron, P.A., 1100
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US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186551 A2 20011115 (WO 0186551)
Application: WO 2001US14669 20010505 (PCT/WO US0114669)
Priority Application: US 2000202332 20000505

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15158

Main International Patent Class: G06F-017/60

Fulltext Availability:
Detailed Description

Detailed Description

... Examples of payor or payment identifier information can include credit card numbers, checking account numbers, **intermediary electronic payment** indicators, **electronic cash**, credit terms or equivalent information. The **purchaser** profiling information obtained in this way may be used immediately to pay for the item...

12/3,K/30 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00852886

Image available

**ELECTRONIC TRANSACTION SYSTEM AND METHODS THEREOF
SYSTEME POUR TRANSACTIONS ELECTRONIQUES ET PROCEDE A CET EFFET**

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069113, SG, SG (Residence), SG (Nationality), (For all designated
states except: US)

Patent Applicant/Inventor:

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HO Teck Cheong, 77 Nim Road #10-02, Singapore 807586, SG, SG (Residence),
SG (Nationality), (Designated only for: US)

Legal Representative:

ELLA CHEONG MIRANDAH & SPRUSONS PTE LTD (agent), Robinson Road Post
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200186539 A1 20011115 (WO 0186539)
Application: WO 2000SG180 20001103 (PCT/WO SG0000180)
Priority Application: US 2000570207 20000512

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10711

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... route all transactions originating from. a merchant location.

The merchant acquirer 15 thus coordinates with **merchants** in promoting
use of the **electronic transaction** system 10. In addition, the
merchant acquirer 15 is a **settlement agent** for participating
merchants and is responsible for the proper conduct of such
participating merchants in accordance to rules...

12/3,K/31 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00852885 **Image available**

MOBILE COMMERCE RECEIPT SYSTEM

SYSTEME DE RECEPTION DE COMMERCE MOBILE

Patent Applicant/Assignee:

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(Residence), SE (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

VAN DO Thanh, Stjernemyrveien 28, N-0673 Oslo, NO, NO (Residence), --
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BRANDRUD Knut, Hogdaveien 5C, N-0680 Oslo, NO, NO (Residence), --
(Nationality), (Designated only for: US)

Legal Representative:

BOESTAD Kajsa (agent), Ericsson Internet Applications AB, Patent Unit
Internet Applications, Box 48, S-164 93 Kista, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186538 A1 20011115 (WO 0186538)
Application: WO 2001SE975 20010504 (PCT/WO SE0100975)
Priority Application: NO 20002388 20000508

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3885

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... hash function. The values are associated with coins in a coin stick provided by the **user**, enabling secure payments in subsequent **electronic transactions** involving payments. Other systems and/or methods for **electronic payments**, of which some utilise a **third party** or a mediator, are disclosed in EP-A1 -086501 O@ W099/46720, i5 US5999596, W099...

12/3,K/32 (Item 23 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00837950 **Image available**

METHOD OF ELECTRONIC COMMERCE USING MILEAGE

PROCEDE DE COMMERCE ELECTRONIQUE UTILISANT LE SYSTEME DES POINTS KILOMETRIQUES

Patent Applicant/Inventor:

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Legal Representative:

LEE Man Jae (agent), Woosung Building, 3rd floor, 827-47, Yoksam-dong,
Kangnam-ku, Seoul 135-080, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171593 A1 20010927 (WO 0171593)

Application: WO 2000KR336 20000412 (PCT/WO KR0000336)

Priority Application: KR 200014286 20000321

Designated States: AT AU BR CA CH CN DE DK ES FI GB ID IN JP KP LU MX NO NZ
PT RU SE SG UA US VN ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 3699

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... for
purchase of goods-possible-web data to an Internet
protocol (IP) address of the **buyer** computer.

Preferably, the **electronic** commerce method further comprises: allowing the **buyer** to request a vicarious execution of **payment** by a vicarious **agent** for the **payment** as contracted previously in a money paying method according to the request for goods purchase...which are flowcharts illustrating an information processing control routine of each computer for implementing the **buyer** interface 300, the commission **agent** controller 200, the vicarious **payment agent** interface 500, and the **seller** interface 400, respectively.

Now, an explanation on the **electronic** commerce method using mileage according to an embodiment of the present invention will be in...determined at ST706 that there

is the request for vicarious execution of payment from the **buyer**, the CPU 225 of the commission **agent** computer accesses a vicarious **payment agent** computer for implementing the vicarious **payment agent** interface 500 through the computer **networking** system to transmit inherent information for vicarious payment execution to vicarious payment agent computer, and...

...the mileage point
DB 234 (ST717 and,ST718).

Industrial Applicability

While an example of an **electronic** commerce system including a **buyer**, a commission **agent**, a vicarious **payment agent**, and a **seller** connected to each other through computer **network** system has been considered in the above-mentioned embodiment, the **buyer** and the commission **agent**, the vicarious **payment agent**, and the **seller** may be connected to each other through offline or **online** partly so that the connections between them are implemented by a composite online-offline electronic...

Claim

... IP)
address of the buyer computer.

3 The method according to claim 1, wherein the **electronic** commerce method further comprises: allowing the **buyer** to request a vicarious execution of **payment** by a vicarious **agent** for the **payment** as contracted previously in a money paying method according to the request for goods purchase...

12/3,K/33 (Item 24 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00837834 **Image available**

METHOD AND SYSTEM FOR A NETWORK-BASED SECURITIES MARKETPLACE

PROCEDE ET SYSTEME DE TRANSACTIONS DE VALEURS BASEES SUR UN RESEAU

Patent Applicant/Assignee:

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Inventor(s):

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OWENS William M, 1376 Peachwood Drive, Encinitas, CA 92024, US,

Legal Representative:

MORRIS Francis E (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171459 A2-A3 20010927 (WO 0171459)

Application: WO 2001US9330 20010322 (PCT/WO US0109330)

Priority Application: US 2000191222 20000322

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 30291

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... documentation electronically to the buyer and seller without the use of the System's communications **network** .

14

A preferred embodiment also allows **Members** to settle securities **trades** directly, between themselves, without using a **third - party settlement** facility. A preferred embodiment also allows **Members** to use their own back office facilities, or other financial intermediaries for settlement including securities...

12/3,K/34 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00833839 **Image available**

CLIENT-CENTERED SECURE E-COMMERCE

COMMERCE ELECTRONIQUE SECURISE AXE SUR LE CLIENT

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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FEATHERSTONE Grenfell, 2518 Kilgary Place, Victoria, British Columbia V8N
1J5, CA, CA (Residence), CA (Nationality), (Designated only for: US)

GIFFORD Don, 267 A Street, Aldergrove, British Columbia V4W 3B8, CA, CA
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Legal Representative:

SMITH Paul (agent), Paul Smith Intellectual Property Law, 330 - 1508 West
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200167408 A1 20010913 (WO 0167408)

Application: WO 2000CA1072 20000918 (PCT/WO CA0001072)

Priority Application: CA 2300347 20000310

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4000

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... invention is a method of effecting payment between

a payor and a payee in an **electronic** commerce **transaction** over a communication **network** , comprising the steps of an **intermediary** acquiring

from the **payor** **personal** banking information regarding a financial institution through which payment is to be effected, the intermediary... capable of handling an e

commerce transaction, visits the web catalog site of a participating **merchant** , selects the products or services to be **purchased** , and clicks on a virtual button to select **payment** through the **online**

intermediary . A form is displayed on the **purchaser** 's **Internet** access terminal or other device requesting the **purchaser** to enter a pin number, password, bio-encrypted information or other identifier to authenticate the...

Claim

A method of effecting payment between a payor and a payee in an **electronic** commerce **transaction** over a communication **network** , comprising the steps of:
an **intermediary** acquiring from the **payor** **personal** banking information regarding a financial institution through which payment is to be effected;
the intermediary...

...purchaser instructing an intermediary to complete the transaction;
the intermediary authenticating the identity of the **purchaser** ;
the **purchaser** specifying a method of **payment** ;
the **intermediary** obtaining order information from the **merchant** 's **web** site;
the intermediary retrieving from a database said personal banking information;
the intermediary dispatching to...

12/3,K/35 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00833783 **Image available**

METHOD OF PURCHASING AND PAYING FOR GOODS AND SERVICES ON THE INTERNET PROCEDE D'ACHAT ET DE PAIEMENT DE BIENS ET DE SERVICES SUR INTERNET

Patent Applicant/Inventor:

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, US (Nationality)

TSE Kenneth, 1494 Powells Tavern Place, Herndon, VA 20170, US, US
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200167336 A1 20010913 (WO 0167336)

Application: WO 2000US9535 20000411 (PCT/WO US0009535)

Priority Application: US 2000521456 20000308

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2376

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... use of a system for facilitating open electronic commerce. Specifically, the system utilizes tamper proof **electronic** units, referred to as trusted **agents** , in combination with **money** modules to create a secure **transaction** environment for both the **buyer** and **seller** of **electronic** merchandise and services. The **buyer** may

pay for electronic merchandise by presenting a
credential representing a credit or debit card...

12/3,K/36 (Item 27 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00830836

**METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF
FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES
OPERATIONS A BASE DE PAIEMENTS**

Patent Applicant/Inventor:

TYSON-QUAH Kathleen, 1 Canons Close, Radlett, Herts WD7 7ER, GB, GB
(Residence), US (Nationality)

Legal Representative:

WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton
Street, London SW1H 0RJ, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163498 A2 20010830 (WO 0163498)

Application: WO 2001GB802 20010223 (PCT/WO GB0100802)

Priority Application: US 2000513440 20000225

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26544

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... forined by the interlinking of a plurality of internet protocol (IP)
networks;
a plurality of **User** Host Applications supported over said
communications **network** for use by
plurality of **Users** active in **payments** -based **transactions** ;
a plurality of **Third Party** Host Applications supported over said
comi-nunications **network** for use by plurality of Third Parties active
in payments-based transactions, and a plurality...

12/3,K/37 (Item 28 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00829899 **Image available**

**SYSTEM AND PROCESS FOR TRANSACTIONAL INFRASTRUCTURE FOR ENERGY DISTRIBUTION
SYSTEME ET PROCEDE D'INFRASTRUCTURE TRANSACTIONNELLE DE DISTRIBUTION
D'ENERGIE**

Patent Applicant/Assignee:

SMARTENERGY COM INC, 300 Unicorn Park Drive, Woburn, MA 01801, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Woburn, MA 01801, US, US (Residence), US (Nationality), (Designated
only for: US)

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Woburn, MA 01801, US, US (Residence), US (Nationality), (Designated
only for: US)

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only for: US)
PERLMAN William, c/o SmartEnergy.com, Inc., 300 Unicorn Park Drive,
Woburn, MA 01801, US, US (Residence), US (Nationality), (Designated
only for: US)
BENIGNO Mark, c/o SmartEnergy.com, Inc., 300 Unicorn Park Drive, Woburn,
MA 01801, US, US (Residence), US (Nationality), (Designated only for:
US)
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MA 01801, US, US (Residence), US (Nationality), (Designated only for:
US)
LOPEZ-LOPEZ Anthony, c/o SmartEnergy.com, Inc., 300 Unicorn Park Drive,
Woburn, MA 01801, US, US (Residence), US (Nationality), (Designated
only for: US)
SORENSEN Jon, c/o SmartEnergy.com, Inc., 300 Unicorn Park Drive, Woburn,
MA 01801, US, US (Residence), US (Nationality), (Designated only for:
US)
MOORE Douglas, c/o SmartEnergy.com, Inc., 300 Unicorn Park Drive, Woburn,
MA 01801, US, US (Residence), US (Nationality), (Designated only for:
US)

Legal Representative:

CHOW Stephen Y (et al) (agent), Perkins, Smith & Cohen, LLP, One Beacon
Street, 30th floor, Boston, MA 02108, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163455 A2-A3 20010830 (WO 0163455)
Application: WO 2001US5632 20010221 (PCT/WO US0105632)
Priority Application: US 2000184897 20000225; US 2000748533 20001222

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4312

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... based on pricing rules.

The payment processing engine 24 is a system module that handles **online
payment** collection and **transaction** through a **third - party payment**
service provider and a **merchant** bank over the **Internet**. I The
accounting engine 25 is a system module that handles payables,
receivables, and taxes...

12/3,K/38 (Item 29 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00828050 **Image available**

SEPARATE ACCOUNT PROCESSING

TRAITEMENT DE COMPTE SEPARÉ

Patent Applicant/Assignee:

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except: US)

Patent Applicant/Inventor:

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(Nationality), (Designated only for: US)

DAVIDSON Erik, 25978 Mission Street, Carmel, CA 93923, US, US (Residence)
, US (Nationality), (Designated only for: US)

Legal Representative:

VILLENEUVE Joseph (agent), Beyer Weaver & Thomas, LLP, 2030 Addison
Street, 7th Floor, Berkeley, CA 94704, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200161593 A1 20010823 (WO 0161593)

Application: WO 2001US3798 20010205 (PCT/WO US0103798)

Priority Application: US 2000182458 20000215; US 2000527378 20000316; US
2000527383 20000316; US 2000527382 20000316; US 2000527486 20000316; US
2000527384 20000316; US 2000550673 20000417; US 2000549877 20000417; US
2000550688 20000417; US 2000749985 20001226

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15141

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... allows the client to receive low cost trading, such as I O E*tradeTm,
Datek **Online** 'rm, National Discount Broker'STMweb site, and Amen' **trade**
'rm.

Full service **brokers** that provide **personalized money** management
advice may require higher prices to place **trades** as a method of paying
for the advice. In other words, to provide a discount...

12/3,K/39 (Item 30 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00826969

SYSTEM FOR MANAGEMENT OF TRANSACTIONS ON NETWORKS

SYSTEME DE GESTION DE TRANSACTIONS SUR RESEAUX

Patent Applicant/Assignee:

CLICKSHARE SERVICE CORPORATION, 75 Water Street, Williamstown, MA 01267,
US, US (Residence), US (Nationality)

Inventor(s):

OLIVER David M, 387 Front Street, Owego, NY 13827, US,

CALLAHAN Michael J, 2522 Warring Street, #2, Berkeley, CA 94704, US,

DENSMORE William P Jr, 1182 Main Street, Williamstown, MA 01267, US,

Legal Representative:

BLODGETT Gerry A (et al) (agent), 43 Highland Street, Worcester, MA 01609
, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200159648 A1 20010816 (WO 0159648)

Application: WO 2000US22789 20000818 (PCT/WO US0022789)

Priority Application: US 2000505462 20000211; US 2000599163 20000622

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19070

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... or many Internet servers which exchange real-time, encoded information with machines operated by information **sellers** and **billing agents** .

3.4 VALUE OF SERVICE TO PARTICIPANTS

INFORMATION **SELLERS**

A way to get paid for selling information on the **Internet**
third revenue stream after advertising and subscriptions
digital equivalent of "single-copy sales"
Can provide...

12/3,K/40 (Item 31 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00815108 **Image available**

FACILITATING A TRANSACTION BETWEEN A MERCHANT AND A BUYER

FACILITATION DE TRANSACTIONS ENTRE COMMERCE ET ACHETEUR

Patent Applicant/Assignee:

PITNEY BOWES INC, One Elmcroft Road, Stamford, CT 06926, US, US
(Residence), -- (Nationality)

Inventor(s):

FOTH Thomas J, 5099 Madison Avenue, Trumbull, CT 06611, US,
ROMANSKY Brian M, 51 Greenwood Drive, Monroe, CT 06468, US,

Legal Representative:

MEYER Robert E (agent), Intellectual Property & Technology Law, Pitney
Bowes Inc., 35 Waterview Drive, P.O. Box 3000, Shelton, CT 06484-8000,
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200148662 A1 20010705 (WO 0148662)

Application: WO 2000US35175 20001220 (PCT/WO US0035175)

Priority Application: US 99474326 19991229

Designated States: AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM DZ

EE GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MA MD MG MK MN MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 8099

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... 108 and two buyers 102, 104 are shown, it is understood that any number of **buyers** and **merchants** can be accommodated by the **online payment** system 100. Additionally, the **payment broker** 118 can communicate with a plurality of banks 116 and a plurality of credit card...a broker merchant web site 172 and a broker buyer web site 174. When a **merchant** 106 wants to register with the **payment broker** 's 118 service in order to **sell** digital content via the **online** payment system 100, the **merchant** 106 connects to the broker's merchant web site 172 via the public network 120...

...160, including the merchant registration file information (step 308). At this point in time, the **merchant** 106 is fully registered with the **payment broker** computer 132 (step 310).

Referring to Figure 4, the **buyer** 102 registers with the **online**

payment system 1 00 in a similar manner to the registration process of merchant 106 indicate a desire to register as a participant in the **online payment** system 100 (step 400). The **broker** computer 132 requests information from the **buyer** 102 including **person** 's name, company name, mail and e-mail addresses, birth date, gender, occupation, hobbies, at...

12/3,K/41 (Item 32 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00815105 **Image available**

PROVIDING ELECTRONIC REFUNDS IN AN ONLINE PAYMENT SYSTEM

PROCEDE DE REMBOURSEMENT ELECTRONIQUE DANS UN SYSTEME DE PAIEMENT EN LIGNE

Patent Applicant/Assignee:

PITNEY BOWES INC, One Elmcroft Road, Stamford, CT 06926, US, US

(Residence), -- (Nationality)

Inventor(s):

FOTH Thomas J, 5099 Madison Avenue, Trumbull, CT 06611, US,

ROMANSKY Brian M, 51 Greenwood Drive, Monroe, CT 06468, US,

Legal Representative:

MEYER Robert E (agent), Pitney Bowes Inc., Intellectual Property &

Technology Law, 35 Waterview Drive, P.O. Box 3000, Shelton, CT

06484-8000, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200148659 A1 20010705 (WO 0148659)

Application: WO 2000US34879 20001220 (PCT/WO US0034879)

Priority Application: US 99474492 19991229

Designated States: AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM DZ

EE GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MA MD MG MK MN MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 6701

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... 108 and two buyers 102, 104 are shown, it is understood that any number of **buyers** and **merchants** can be accommodated by the **online payment** system 100. Additionally, the **payment broker** 118 can communicate with a plurality of banks 116 and a plurality of credit card ...a broker merchant web site 172 and a broker buyer web site 174. When a **merchant** 106 wants to register with the **payment broker** 's 118 service in order to **sell** digital content via the **online payment** system 1 00, the **merchant** 106 connects to the broker's merchant web site 172 via the public network 120...

...160, including the merchant registration file information (step 308). At this point in time, the **merchant** 106 is fully registered with the **payment broker** computer 132 (step 310).

Referring to Figure 4, the **buyer** 102 registers with the **online payment** system 100 in a similar manner to the registration process of merchant 106. That...

12/3,K/42 (Item 33 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00815104 **Image available**

SELLING A DIGITAL CONTENT PRODUCT IN AN ONLINE TRANSACTION

VENTE D'UN PRODUIT A TENEUR NUMERIQUE DANS UNE TRANSACTION EN LIGNE

Patent Applicant/Assignee:

PITNEY BOWES INC, One Elmcroft Road, Stamford, CT 06926, US, US
(Residence), -- (Nationality)

Inventor(s):

ROMANSKY Brian M, 51 Greenwood Drive, Monroe, CT 06468, US,
FOTH Thomas J, 5099 Madison Avenue, Trumbull, CT 06611, US,

Legal Representative:

MEYER Robert E (agent), Intellectual Property & Technology Law, Pitney
Bowes Inc., 35 Waterview Drive, P.O. Box 3000, Shelton, CT 06484-8000,
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200148658 A1 20010705 (WO 0148658)
Application: WO 2000US34704 20001220 (PCT/WO US0034704)
Priority Application: US 99474327 19991229

Designated States: AE AG AL AM AU AZ BA BB BG BR BY BZ CA CN CR CU CZ DM DZ
EE GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX MZ NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 3170

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... a broker merchant web site 172 and a broker buyer web site 174. When a
merchant 106 wants to register with the **payment broker** 's 118
service in order to **sell** digital content via the **online** payment
system 100, the **merchant** 106 connects to the broker's merchant web site
172 via the public network 120...

12/3,K/43 (Item 34 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00814140

A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK

PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

LEONG Cheah Wee, 16 Jalan BK4/6E, Bandar Kinrara, Puchong, 58200,
Selangor, MY,
NG William, 101 Whampoa Drive #15-176, Singapore, SG,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200146846 A2 20010628 (WO 0146846)
Application: WO 2000US35429 20001222 (PCT/WO US0035429)
Priority Application: US 99470030 19991222; US 99470041 19991222; US
99470044 19991222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 106212

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... operations of the process.

Figure 78 is a flowchart illustrating a process 7800 for account **settlement** utilizing a **network**. In operation 7802, a **buyer** is allowed to select from a group of options in order to settle an account utilizing a **network**. The options include settling a minimum balance, partially settling, settling a - 57 full balance, and...

12/3,K/44 (Item 35 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00810308

ORDER MANAGEMENT SYSTEM

SYSTEME DE GESTION DES DEMANDES DE TRANSACTION

Patent Applicant/Assignee:

BROKER-TO-BROKER NETWORKS INC, 1209 Orange Street, City of Wilmington,
County of Newcastle, DE, US, US (Residence), US (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

GIESSEN Charles Richard, 32 South Eaton Place, London SW1 9JJ, GB, GB
(Residence), US (Nationality), (Designated only for: US)
MCDOWELL Stuart David, 116 Massingberd Way, London SW17 6AH, GB, GB
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

SCEPTRE (agent), 373 Scotland Street, Glasgow G5 8QA, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200142951 A2 20010614 (WO 0142951)

Application: WO 2000GB4763 20001208 (PCT/WO GB0004763)

Priority Application: US 99169620 19991208; WO 2000GB4180 20001031

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 35542

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... clips, video

clips, to broker-to-broker system central
electronic information library;

0 search the **electronic** information library
and download material;

* interrogate their **billing** account with
broker -to- **broker** system to obtain

SUBSTITUTE SHEET (RULE 26)

information such as: **transaction** fees

outstanding to broker-to-broker system,

customers ' membership fees outstanding,

rebates applicable, fee structure agreed

with broker-to-broker system, average trader...information; receive open

positions(s) and
balance(s) information; receive their account
information, i.e. **electronic billing** from the
broker -to- broker system; send **settlement** account(s)
information to the **broker -to-broker** system; receive
transaction history information.

Through SELAPI-I, the fulfilling **members** are
able to carry out all of the functions available
through SELAPI-F, and the...

12/3,K/45 (Item 36 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00810307

ORDER MANAGEMENT SYSTEM

SYSTEME DE GESTION D'ORDRES

Patent Applicant/Assignee:

BROKER-TO-BROKER NETWORKS INC, 1209 Orange Street, City of Wilmington,
County of Newcastle, DE, US, US (Residence), US (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

GIESSEN Charles Richard, 32 South Eaton Place, London SW1 9JJ, GB, GB
(Residence), US (Nationality), (Designated only for: US)

MCDOWELL Stuart David, 116 Massingberd Way, London SW17 6AH, GB, GB
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

SCEPTRE (agent), 373 Scotland Street, Glasgow G5 8QA, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200142950 A2 20010614 (WO 0142950)

Application: WO 2000GB4675 20001207 (PCT/WO GB0004675)

Priority Application: US 99169620 19991208; WO 2000GB4180 20001031

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 35497

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... clips, video

clips, to broker-to-broker system central

electronic information library;

0 search the **electronic** information library

and download material;

0 interrogate their **billing** account with

broker -to- broker system to obtain

SUBSTITUTE SHEET (RULE 26)

information such as: **transaction** fees

outstanding to broker-to-broker system,

customers ' membership fees outstanding,

rebates applicable, fee structure agreed

with broker-to-broker system, average trader...

12/3,K/46 (Item 37 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

00810306

**SYSTEM FOR FACILITATING TRANSACTIONS ON AN EXCHANGE
SYSTEME PERMETTANT DE FACILITER LES TRANSACTIONS SUR UN CENTRAL DE
COMMUNICATION**

Patent Applicant/Assignee:

BROKER-TO-BROKER NETWORKS INC, 1209 Orange Street, City of Washington,
County of Newcastle, DE, US, US (Residence), US (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

GIESSEN Charles Richard, 32 South Eaton Place, London SW1 9JJ, GB, GB
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

MURGITROYD & COMPANY (agent), 373 Scotland Street, Glasgow G5 8QA, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200142949 A2 20010614 (WO 0142949)

Application: WO 2000GB4180 20001031 (PCT/WO GB0004180)

Priority Application: US 99169620 19991208

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 32165

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... clips, video

clips, to broker-to-broker system central

electronic information library;

0 search the **electronic** information library and

download material;

0 interrogate their **billing** account with

broker -to- **broker** system to obtain information

SUBSTITUTE SHEET (RULE 26)

such as: **transaction** fees outstanding to

broker-to-broker system, **customers** '

membership fees outstanding, rebates

applicable, fee structure agreed with broker

to-broker system, average trader...information; receive open positions(s)

and

balance(s) information; receive their account

information, i.e. **electronic** **billing** from the **broker**

to- **broker** system; send **settlement** account(s)

information to the **broker** -to-broker system; receive

transaction history information.

Through BIAPI-I, the originating **members** are
able to carry out all of the functions available
through BIAPI-F, and the...

12/3,K/47 (Item 38 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806392

**TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**

**.. PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAÎNE D'APPROVISIONNEMENT RESEAUTÉE, ET
PROCÉDÉ ASSOCIÉ**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the requests. The schedule is transmitted to the manufacturers and the
service providers utilizing the **network** in operation 1108.

In an embodiment of the present invention, the availability of the
manufacturers to perform maintenance and service may be monitored
utilizing the **network**. In this embodiment, the manufacturers are
scheduled to perform maintenance and service based on their...
communication link with the remote control center. The self-service
terminal normally operates off-line.

Payment for items **purchased** over the **Internet** is also a concern.
Today,
approximately 350 billion coin and currency transactions occur between
individuals...

12/3,K/48 (Item 39 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00801782 **Image available**

ON-LINE PAYMENT SYSTEM

SYSTEME DE PAIEMENT EN LIGNE

Patent Applicant/Inventor:

KRASNYANSKY Serge M, 1324 S. Winchester Boulevard #121, San Jose, CA
95128, US, US (Residence), UA (Nationality)

Legal Representative:

ZIGMANT Matthew J (et al) (agent), Townsend Townsend and Crew LLP, Two
Embarcadero Center, Eighth Floor, San Francisco, CA 94111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200135304 A1 20010517 (WO 0135304)

Application: WO 2000US30995 20001109 (PCT/WO US0030995)

Priority Application: US 99164510 19991110; US 2000710531 20001108

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SA SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 18544

Main International Patent Class: **G06F-017/60**

Fulltext Availability:
Detailed Description

Detailed Description

... Wallet or with a seller-site (or a particular set of goods/services in the **seller** -site).

1 DotCoinTm provider **network** . The DotCoinTMProvider **Network** serves as an **agent** between the parties in a **payment transaction** . It consists of a number of 3 @mutually interconnected DotCoinTm Payservers operating at sites of...

12/3,K/49 (Item 40 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00798822

METHOD FOR MAKING ANONYMOUS CONSUMER-DIRECT PURCHASES
PROCEDE PERMETTANT AU CONSOMMATEUR D'EFFECTUER DES ACHATS DIRECTS DE
MANIERE ANONYME

Patent Applicant/Assignee:

BRIVO SYSTEMS INC, 1925 North Lynn Street, Suite 500, Arlington, VA 22209
, US, US (Residence), US (Nationality)

Inventor(s):

OGILVIE Timothy, 2123 California Street, N.W., Apt. F-9, Washington, DC 20008, US,
STEIN Mark, 2500 Clarendon Boulevard, Apt. 73, Arlington, VA 22201, US,
GRIFFIN Carter, 2801 Connecticut Avenue, Apt. 1, Washington, DC 20008, US

Legal Representative:

ARPIN James B (agent), Baker Botts LLP, The Warner, Suite 1300, 1299
Pennsylvania Avenue, N.W., Washington, DC 20004-2400, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200131545 A2 20010503 (WO 0131545)
Application: WO 2000US29916 20001030 (PCT/WO US0029916)
Priority Application: US 99161923 19991028; US 99161988 19991028; US 99162027 19991028

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 6426

Main International Patent Class: **G06F-017/60**

Fulltext Availability:
Claims

Claim

... 9) Smartbox Sends An Electronic Signature And Confirmation To:
A: The Retailer B: The Delivery **Agent**
Smartbox Central OPS **Charges Customer** 's Credit Card - Or Other

Form Of Payment - For Purchase Of Product
Smartbox.com Submits Payment To Merchant Websites

12/3,K/50 (Item 41 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00798821

SYSTEM AND METHOD FOR ON-LINE CUSTOMER AND BUSINESS TRANSACTIONS USING AN
UNATTENDED TRANSFER DEVICE

SYSTEME ET PROCEDE POUR DES TRANSACTIONS EN LIGNE COMMERCIALES AVEC DES
CLIENTS UTILISANT UN DISPOSITIF DE TRANSFERT AUTOMATIQUE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200131544 A2 20010503 (WO 0131544)

Application: WO 2000US29902 20001030 (PCT/WO US0029902)

Priority Application: US 99161925 19991028; US 99164930 19991115

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11688

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... is approved or disapproved.

If disapproved, the purchase is denied (step 912). However, if the
purchase is approved (step 914), the **Network Agent** **pays** or
arranges for **payment** to the **merchant** (step 916). In step 918, the
customer is notified of the approval and the payment...

...may be informed directly by the transfer device Upon receipt of this
notification and the **Network Agent** 's invoice, the **customer** **pays**
the **Network Agent** for the **purchased** item.

In another embodiment, a plurality of unattended transfer devices may be
co-located in...on-line.

Referring to Fig. 12, a delivery contingent payment process is shown.

Initially, the **customer** makes a selection for an item to **purchase**
from an **on - line merchant** . The **customer** authorizes the **third**
party agent to **charge** the **purchase** against a credit card. The
customer presents his credit card to the on-line merchant, either by
manually keying it into...

...card is not approved, then the transaction ceases. If the card is accepted, then the **on - line merchant** has effectively received from the **third party agent** a promise to **pay** for the relevant **purchase**.
The **on - line merchant** then ships the purchase, consisting of a package(s), to a third party agent provided...

...above. The third party is linked to the unattended transfer device also acts in a **third party agency** capacity to facilitate **payment** for goods **purchased on - line**. The third party agent has the **customer's** credit card information on file.

Referring to Fig. 13, a delivery contingent/ final settlement process is shown. Initially, the **customer** makes a selection for an item to purchase from an **on - line merchant**. The customer authorizes the third party **agent** to make **payment** for goods **purchased** in conjunction with this **transaction**. The **third party agent** immediately **pays** the **on - line merchant** for the **purchase**. This is accomplished through an **electronic funds transfer**.

Next, the **on - line merchant** ships the purchase, consisting of a package(s), to a third party agent provided or...

...that described above. The company that deploys the unattended transfer device also acts in a **third party agency** capacity to facilitate **payment** for goods **purchased on - line**. The third party agent has the **customer's** credit card information on file.

The **customer** makes a selection for an item to purchase from an **on - line merchant**. The customer authorizes the third **party agent** to make **payment** in conjunction with this **transaction**. The **third party agent** immediately **pays** the **on - line merchant** for the **purchase**. This is accomplished through an **electronic funds transfer**.

Next, the **on - line merchant** ships the purchase, consisting of the package(s), to a third party agent provided or...

...receives confirmation that the package(s) have been delivered to the unattended transfer device, the **third party agent** will record in a **payment history log** the amount of the **purchase**. All of the **customer's on - line purchases** for a given month is recorded and aggregated. Finally, at the end of the month, the third party **agent** sends the **customer** an invoice (**bill**) for the **customer's** aggregate **on - line purchases** that month. Thus, **merchant** is paid immediately, but customers have one month, plus the time it took the delivery...

...unattended transfer device. The company that deploys the unattended transfer device also acts in a **third party agency** capacity to facilitate **payment** for goods **purchased on - line**. The third party agent has the **customer's** credit card information on file.

Referring to Fig. 14, a package confirmation for settlement float involved to the **on - line merchant** at the time of **purchase** 1 5 because the **third party agent** immediately sends **payment** to the **merchant**; likewise, there is no float with regard to the third party agent because it receives...

12/3,K/51 (Item 42 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00785180 **Image available**

WEB-BASED SYSTEM TO FACILITATE PURCHASE, PICK-UP, AND DELIVERY OF, AND
ESCROW AND PAYMENT FOR, MERCHANDISE
SYSTEME CYBERNETIQUE DESTINE A FACILITER L'ACHAT, LA REMISE, ET LA

X

LIVRAISON DE MARCHANDISES, ET DEPOT DE TITRES ET PAIEMENT DE CELLES-CI

Patent Applicant/Inventor:

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US (Nationality)

Legal Representative:

MYERS Susan M (agent), Spencer Fane Britt & Browne LLP, Suite 1400, 1000
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200118712 A1 20010315 (WO 0118712)

Application: WO 2000US24592 20000908 (PCT/WO US0024592)

Priority Application: US 99393730 19990910; US 2000393730 20000905; US
2000657309 20000907

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11718

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... functions 250 through 256). The interested parties receiving payment
may include, in addition to the **seller**, the operator of the **io web**
-based purchasing system 100, the escrow service, the **transaction**
settlement **network** 150, and the delivery system 160. An additional
payment may be made to a **third party** net revenue **transaction**
participant, such as an auction site, from which the parties initiated
their transaction, and/or...

12/3,K/52 (Item 43 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00776238 **Image available**

METHOD AND SYSTEM FOR TRANSACTING AN ANOYMOUS PURCHASE OVER THE INTERNET
PROCEDE ET SYSTEME SERVANT A EFFECTUER UN ACHAT ANONYME SUR INTERNET

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200109793 A1 20010208 (WO 0109793)

Application: WO 2000US20672 20000728 (PCT/WO US0020672)

Priority Application: US 99363499 19990729

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 6937

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description
Claims

Detailed Description

... 112. Accordingly, the cash card and carrier each preferably include a phone number and a **web** site managed by **purchase intermediary 1 1 2** to enable activation of the **cash** card.

Consumer 134 contacts **purchase intermediary 112** using communications link 136 which may be an **internet** connection or telephone connection in order to activate the purchase card. Activation 1 5 of...

Claim

... with the purchase intermediary; and providing at least one of advertisement and coupons over the **network** for presentation to the **purchaser**.

26 A system for distributing an **electronic cash** card comprising:
a **purchase intermediary**, the **purchase intermediary** providing a plurality of unfunded **cash** cards to be sold;
a credit card provider, the credit card provider generating identification numbers...

...coupons on the cash card.

1 5 35. The apparatus of claim 26 wherein the **purchaser** activates the cash card over a **network** by registering the **purchased cash** card with the **purchase intermediary**.

12/3,K/53 (Item 44 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00774527 **Image available**

SYSTEM AND METHOD FOR SELECTING AND PURCHASING STOCKS VIA A GLOBAL COMPUTER NETWORK
SYSTEME ET PROCEDE DE SELECTION ET D'ACHAT D'ACTIONS VIA UN RESEAU INFORMATIQUE GLOBAL

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200108073 A1 20010201 (WO 0108073)

Application: WO 2000US20130 20000724 (PCT/WO US0020130)

Priority Application: US 99360003 19990723; US 99433531 19991103

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14831

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... a balanced portfolio of stocks for \$30. This is much cheaper than even the cheapest **online brokerage charges**, and much cheaper than those **charges** made by **traditional brokers**. The **user**'s balanced portfolio is akin to their own personal mutual fund, but without some of...

12/3,K/54 (Item 45 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00774522 **Image available**

SYSTEM, DEVICE, AND METHOD FOR COORDINATING AND FACILITATING COMMERCIAL TRANSACTIONS

SYSTEME ET DISPOSITIF POUR COORDONNER ET FACILITER DES TRANSACTIONS COMMERCIALES

Patent Applicant/Assignee:

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(Residence), -- (Nationality)

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200108068 A2 20010201 (WO 0108068)

Application: WO 2000US19949 20000721 (PCT/WO US0019949)

Priority Application: US 99145323 19990723; US 2000620748 20000721

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27281

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... a discount, securing a loan to the payee using the payment as collateral, obtaining a **purchase** or loan for the **payment** from a **third party** service provider (perhaps using an **online** auction to find a **purchaser** or lender), guaranteeing a payment, handling currency conversions (including currency "hedge" services to limit or...

12/3,K/55 (Item 46 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

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MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)
Application: WO 2000US14420 20000525 (PCT/WO US0014420)
Priority Application: US 99321492 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150171

International Patent Class: G06F-017/60 ...

Fulltext Availability:

Detailed Description

Detailed Description

... suite of pre-built applications that run on Business2's
Application Server. These applications include **buying** , **selling** ,
merchandising, and delivering content over the **Internet** .

Produced ECProduct I - Software for the integration of
eCommerce applications with legacy systems. It provides...

12/3,K/56 (Item 47 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761423

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF
TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES
COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE
TECHNOLOGIE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,

.. , BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)

Application: WO 2000US14457 20000524 (PCT/WO US0014457)

Priority Application: US 99321136 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150133

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... have already been coded, tested, optimized, and documented.

The fact that these components come from **third - party** software houses
does not always guarantee their quality. In order to minimize the
dependency of...

12/3,K/57 (Item 48 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761422

BUSINESS ALLIANCE IDENTIFICATION

**SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU**

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt,
P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073928 A2-A3 20001207 (WO 0073928)

Application: WO 2000US14375 20000524 (PCT/WO US0014375)

Priority Application: US 99320816 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149371

.. Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Search capabilities, including hierarchical menus, parametric searches by attribute, and simple keyword searches,
BillerProduct1 - An **Internet bill** presentment and payment (IBPP) solution, particularly for the banking and telecommunications industries.

TradingProduct I - A...

12/3,K/58 (Item 49 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00750426 **Image available**

ELECTRONICALLY TRANSMITTED PAYMENT SYSTEM

SYSTEME DE PAIEMENT TRANSMIS PAR VOIE ELECTRONIQUE

Patent Applicant/Inventor:

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KAY Timothy L, 907 Mercedes Avenue, Los Altos, CA 94022, US, US
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200063809 A1 20001026 (WO 0063809)

Application: WO 2000US10345 20000417 (PCT/WO US0010345)

Priority Application: US 99129403 19990415; US 2000176401 20000113

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17395

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... may transfer some funds before that time, for example as an Automated Clearing House (ACH) **transaction** between financial institutions of **payor** 310 and **intermediary** entity of server 340, conducted via the **Internet** 360.

A **user** terminal according to various aspects of the present invention includes any suitable hardware or software...

12/3,K/59 (Item 50 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00745489 **Image available**

COMPUTER SYSTEM AND METHOD FOR RETURNING COMMISSIONS TO CONSUMERS

SYSTEME ET PROCEDE INFORMATISE DE VERSEMENT DE COMMISSIONS A DES CLIENTS

Patent Applicant/Assignee:

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(Residence), US (Nationality)

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ABRAM Joshua A, P.O. Box 150, Trivoli, NY 12583, US
KAUFMAN Victor M, 633 Massachusetts Avenue, Lexington, MA 02420, US

Legal Representative:

WIRTHLIN Alvin R, Akin, Gump, Strauss, Hauer & Feld, L.L.P., P.O. Box
688, Dallas, TX 75313-0688, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200058861 A1 20001005 (WO 0058861)
Application: WO 2000US8323 20000329 (PCT/WO US0008323)
Priority Application: US 99281034 19990330

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10961

International Patent Class: G06F-017/60 ...

Fulltext Availability:

Detailed Description

Detailed Description

... in which a third party earns a commission from a vendor web site when
a **consumer** links to the vendor **web** site with the third party
affiliate ID and **purchases** goods. The vendor **web** site then **pays** the
third party a commission based upon the **purchase**. The third party
will then return all or a portion of the commission to the...

12/3,K/60 (Item 51 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00742408 **Image available**

BILLING PACKAGE FOR WEB PAGE UTILIZATION

ENSEMBLE DE FACTURATION POUR L'UTILISATION DE PAGES WEB

Patent Applicant/Inventor:

ROSE Edward M, Hampton House Apartments, Apartment 212, 10017 Lake
Avenue, Cleveland, OH 44102, US, US (Residence), GB (Nationality)

Legal Representative:

LITMAN Richard C, Litman Law Offices, Ltd., Crystal City Station, P.O.
Box 15035, Arlington, VA 22215-0035, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200055779 A1 20000921 (WO 0055779)
Application: WO 99US5777 19990317 (PCT/WO US9905777)

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3923

Main International Patent Class: G06F-017/60

.. Fulltext Availability:
Detailed Description

Detailed Description

... software to deal with access to web pages, content viewing and product selection, billing the **user** for time spent browsing the **web** pages or pages downloaded, and acting as a **broker** for multiple product selections. The **billing** software package includes several "modules", each of which handles different **transactions** for browsing and purchasing on the **Internet** .

The access module handles: maintaining I state I (user connection/reconnection to the server); a...

12/3,K/61 (Item 52 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00569898 **Image available**

METHOD AND APPARATUS FOR FACILITATING BUYER-DRIVEN PURCHASE ORDERS ON A COMMERCIAL NETWORK SYSTEM
PROCEDE ET APPAREIL PERMETTANT DE FACILITER DES ORDRES D'ACHAT EMIS PAR UN ACHETEUR DANS UN SYSTEME DE RESEAU COMMERCIAL

Patent Applicant/Assignee:

SHKEDY Gary,

Inventor(s):

SHKEDY Gary,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200033271 A2 20000608 (WO 0033271)

Application: WO 99US28507 19991202 (PCT/WO US9928507)

Priority Application: US 98203843 19981202

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG US UZ VN YU ZA ZW AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL
PT SE

Publication Language: English

Fulltext Word Count: 17921

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... payment for the total cost of the PPO. This would represent substantial savings to the **seller** in **transaction** costs and may encourage him to lower his bid. The **payment** may be made by the **intermediary** in any number of ways including using a credit card, **electronic** funds transfer, corporate purchasing card, corporate purchase order etc.

Under the present invention, communications between...an Internet protocol address capable of accepting an on line transfer of digital cash. This **electronic** delivery address is sent to payment processor 230. The digital **cash** is downloaded to **intermediary** account 298 or directly to the **seller** account 298 or directly to **seller** .

Central controller 200 then updates payment database 285 to indicate that payment has been made...

12/3,K/62 (Item 53 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00566671 **Image available**

ELECTRONIC PAYMENT SYSTEM UTILIZING INTERMEDIARY ACCOUNT
SYSTEME DE PAIEMENT ELECTRONIQUE AVEC COMPTE INTERMEDIAIRE

Patent Applicant/Assignee:

PRENET CORPORATION,

Inventor(s):

RESNICK David,
CALLANAN Matt J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200030044 A2 20000525 (WO 0030044)

Application: WO 99US27407 19991117 (PCT/WO US9927407)

Priority Application: US 98108762 19981117; US 99141994 19990701

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6244

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... described in greater detail in turn, include a means 50 for accessing
an existing financial **network** to communicate financial **transaction**
data; account activation services 60 for activating and maintaining
intermediary accounts on the **payment** processor system; payment
customer care services 70; payment clearing, settlement and reporting
services 80; payment card production and management...

12/3,K/63 (Item 54 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00488467 **Image available**

ELECTRONIC PROCUREMENT SYSTEM AND METHOD FOR TRADING PARTNERS
SYSTEME DE REGLEMENTS ELECTRONIQUES ET PROCEDE POUR PARTENAIRES COMMERCIAUX

Patent Applicant/Assignee:

INTELISYS ELECTRONIC COMMERCE LLC,

Inventor(s):

BARNES Robert L,
BERTI Andrew J,
DOYLE Kevin,
RAWLINSON Peter J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919819 A1 19990422

Application: WO 98US16517 19980810 (PCT/WO US9816517)

Priority Application: US 97949182 19971010

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ
PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN GH GM KE LS MW SD SZ
UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT
LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 14939

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... money to the second money module. Upon successful completion of the
money payment, the first **money** module informs the **customer** trusted
agent , and the second **money** module informs the supplier trusted **agent**
. The supplier then logs the **sale** and the **customer** may use the

.. , purchased **electronic** merchandise. The patent appears to be restricted to the sale
SUBSTITUTE SHEET (RULE 26)
of...

12/3,K/64 (Item 55 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00470899 **Image available**
MICRO-DYNAMIC SIMULATION OF ELECTRONIC CASH TRANSACTIONS
SIMULATION MICRO-DYNAMIQUE DE TRANSACTIONS MONETAIRES ELECTRONIQUES
Patent Applicant/Assignee:
AT & T CORP,
Inventor(s):
EZAWA Kazuo J,
NAPIORKOWSKI Gregory,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9901833 A1 19990114
Application: WO 98US12790 19980619 (PCT/WO US9812790)
Priority Application: US 97888024 19970703
Designated States: AU CA CN JP KR MX NZ CH DE FR GB PT
Publication Language: English
Fulltext Word Count: 7306

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim

... the steps
of:
defining the simulation parameters;
defining the characteristics of at least one
creator **agent** of the **electronic cash transaction**
system;
defining the characteristics of smart card issuer
agents of the **electronic cash transaction** system;
defining the characteristics of merchant **agents** of
the **electronic cash transaction** system;
defining the characteristics of **consumer agents** of
the **electronic cash transaction** system; and
running a computer simulation in accordance with
said parameters and said characteristics and...

...system by computerized simulation of claim 1
wherein said step of defining the characteristics of
merchant agents of the **electronic cash transaction**
system comprises the steps of:
defining the purse characteristics of said merchant
agents;
defining the...

...system by computerized simulation of claim 1
wherein said step of defining the characteristics of
consumer agents of the **electronic cash transaction**
system comprises the steps of:
defining the purse characteristics of said consumer
agents;
defining the...

...system by computerized
simulation of claim 6 wherein said step of defining the
characteristics of **consumer agents** of the **electronic**
2Q cash transaction system further comprises a step of
defining conditions under which said consumer agent is
prohibited...the steps
of:

... , defining the simulation parameters;
 defining the characteristics of at least one
 creator **agent** of the **electronic cash transaction**
 system;
 defining the characteristics of smart card issuer
agents of the **electronic cash transaction** system;
 defining the characteristics of merchant **agents** of
 the **electronic cash transaction** system;
 defining the characteristics of **consumer agents** of
 the **electronic cash transaction** system; and
 running a computer simulation in accordance with
 said parameters and said characteristics and...

...cash transaction system of claim 14 wherein
 13-' said step of defining the characteristics of **merchant**
agents of the **electronic cash transaction** system
 comprises the steps of:
 defining the purse characteristics of said merchant
 agents;
 defining the...

...electronic cash transaction system of claim 14 wherein
 said step of defining the characteristics of **consumer**
agents of the **electronic cash transaction** system
 comprises the steps of:
 defining the purse characteristics of said consumer
 agents;
 defining the said step of defining the characteristics of **consumer**
agents of the **electronic cash transaction** system further
 comprises a step of defining conditions under which said
 consumer agent is prohibited...

12/3,K/65 (Item 56 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00428796 **Image available**

MANY-TO-MANY PAYMENT SYSTEM FOR NETWORK CONTENT MATERIALS

SYSTEME DE PAIEMENT MULTIVOQUE POUR MATIERES DE CONTENU DE RESEAU

Patent Applicant/Assignee:

NELSON Theodor Holm,

Inventor(s):

NELSON Theodor Holm,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9819260 A1 19980507

Application: WO 97US19627 19971030 (PCT/WO US9719627)

Priority Application: US 96739947 19961030

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW

MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN GH KE LS MW

SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE

IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 10247

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... any additional details in this regard. The Millicent system uses an
 HTTP based protocol for **payment** . Vendors contract with **brokers** to
sell scrip (value strings, i.e., **electronic** currency) to potential
users . The **users** then purchase scrip from the brokers with credit
 cards or other standard payment means; actually...

12/3,K/66 (Item 57 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00338680 **Image available**

SYSTEM AND METHOD FOR ELECTRONIC SALE OF GOODS
SYSTEME ET PROCEDE POUR LA VENTE ELECTRONIQUE DE BIENS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

MANDLER Maria M,
MCLAUGHLIN Ann P,
BATTENFELDER Robert R,
ROUEN James E,
ORBACH Levi Y,
BENSON Carol,
ENGBER Majorie,
NEVENS James E,
KRAJEWSKI William Joseph,
MOODY Carol A Baldwin,
FIGLIOZZI John P,
LUKE Keith W,
BLEMINGS Cornelia,
DIXON Kathleen M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621192 A1 19960711

Application: WO 96US256 19960102 (PCT/WO US9600256)

Priority Application: US 95368290 19950104

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY
KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12312

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... electronic
commerce. Thus, there are no current systems for
processing low value corporate to corporate **transactions**
which handle all aspects of the **transaction** including
electronic brokerage, risk management and **electronic**
payment, and also provide risk assessment of **buyers**
tailored to the credit risk presented by individual
buyers. Finally, "smart pu@chasingll via electronic...

Set	Items	Description
S1	17	AU=(GERMAN D? OR GERMAN, D? OR TSUEI H? OR TSUEI, H?)
S2	878654	BROKER? OR AGENT? OR INTERMEDIAR? OR (THIRD OR 3RD)()PARTY OR MIDDLEMAN OR MIDDLEMEN
S3	93227	TRANSACT? OR SALE? OR TRAD? OR PURCHAS? OR BUY??? OR SELL?- ??
S4	122998	BID???? OR AUCTION? OR DUTCHAUTION? OR META AUCTION? OR MU- LTIAUCTION? OR OFFER?
S5	1721108	USER? OR PERSON? OR MEMBER? OR SOMEONE OR PEOPLE? OR BUYER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SURFER? OR TRADER? OR BIDDER? OR SELLER? OR MERCHANT?
S6	724390	PAY????? OR BILL???? OR CHARG? OR SETTLE? OR DUES OR CASH? - OR MONEY
S7	2315846	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTRANET OR - WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW - OR CYBER OR LAN OR WAN OR ELECTRONIC?
S8	1	S1 AND S2
S9	14719	S2(10N)S6
S10	189	S9(15N)S3
S11	81	S10(15N)S7
S12	54	S11(15N)S5
S13	50	S12 AND IC=G06F-017/60

?show files

File 347:JAPIO Oct 1976-2002/Mar(Updated 020702)
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File 350:Derwent WPIX 1963-2002/UD,UM &UP=200246
(c) 2002 Thomson Derwent

.13/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07195119 **Image available**
CREDIT GUARANTEE METHOD IN ELECTRONIC COMMERCIAL TRANSACTION, AND DEALING
AUTHENTICATING SERVER, STORE SERVER, AND MEMBER MANAGING SERVER APPLYING
THE SAME METHOD

PUB. NO.: 2002-063524 [JP 2002063524 A]
PUBLISHED: February 28, 2002 (20020228)
INVENTOR(s): KOBAYASHI TOSHIAKI
APPLICANT(s): COMPUTER CONSULTING KK
OPEN INTERFACE INC
APPL. NO.: 2000-246382 [JP 2000246382]
FILED: August 15, 2000 (20000815)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a credit guarantee method with high
reliability for electronic commercial transaction carried out through an
interconnection **network** .

SOLUTION: This is a credit guarantee method applied to a business model
wherein a **settlement** acting **agent** **charges** for **electronic** commercial
transaction carried out between a computer 10 of a **member** registered to
the **settlement** acting **agent** and a store server 20b that a commodity
selling institution runs. A dealing authenticating server 20c which
manages identification information of many **settlement** acting **agents** and
of many commodity **selling** institutions interposes in data communication
between a **member** managing server 20a and a store server 20b, provides
identification information of an opposite side for both the servers 20a and
20b at proper time, and also relates and stores slip numbers issued by each
dealing and their dealing contents to preserve the evidence of the
dealings.

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13/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07156153 **Image available**
CONTENTS SELLING INTERMEDIATION SYSTEM, CONTENTS SELLING INTERMEDIARY
SERVER AND CONTENTS SELLING INTERMEDIATION METHOD

PUB. NO.: 2002-024534 [JP 2002024534 A]
PUBLISHED: January 25, 2002 (20020125)
INVENTOR(s): KUBO TAKAO
FUJIURA YOSHIHIRO
HIGUCHI TATSUO
SOYAMA TOMOYUKI
SUZUKI MASAHIKO
APPLICANT(s): EAST JAPAN RAILWAY CO
APPL. NO.: 2000-207724 [JP 2000207724]
FILED: July 10, 2000 (20000710)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To realize a contents selling intermediation system,
a contents selling intermediary server and a contents selling
intermediation method capable of reducing the number of processes to be
performed between a **customer** 's terminal and the contents selling
intermediary server when the **customer** **purchases** contents through a
communication line such as the **Internet** .

SOLUTION: The contents **selling** **intermediary** server 3 stores the

settlement means of a **customer** to be made correspond to the identification number of the **customer** 's terminal, and authenticates the validity of a portable telephone set 1 on a condition that an identification number supplied from the portable telephone set 1 is matched with the stored identification number. Also, the contents selling intermediary server 3 specifies the settlement means for settling the price of the contents purchased by the customer based on the identification number used for other authentication, and acts the price settlement of the contents provided by a contents selling server group 4.

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13/5/3 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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07139574 **Image available**

PRICE SETTLEMENT SYSTEM AND SETTLEMENT METHOD THEREFOR

PUB. NO.: 2002-007946 [JP 2002007946 A]

PUBLISHED: January 11, 2002 (20020111)

INVENTOR(s): TAKIGUCHI NARIYUKI

TANABE TAISUKE

OSAWA KAZUAKI

NUMAZAKI TAKESHI

SATO HIROKAZU

APPLICANT(s): NEC CORP

APPL. NO.: 2000-196299 [JP 2000196299]

FILED: June 26, 2000 (20000626)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a price settlement system and settlement method therefor for collectively settling the communication fee and the price of a purchased commodity in the use of an online shopping.

SOLUTION: A communication terminal 1, a commodity purchase procedure agent terminal 2 and an **electronic** virtual store terminal 3 are connected to a data **network** 100, and the commodity **purchase** procedure **agent** terminal 2 is provided with a communication fee **settlement** system 21 and a **user** individual information database 22 for accumulating the equipment ID of the user and the user individual information related to the equipment ID. The communication terminal 1 is provided with the equipment ID 11 natural to the terminal. In the use of the online shopping with the communication terminal 1, the commodity purchase procedure agent terminal 2 intermediates communications between the communication terminal 1 and the electronic virtual store terminal 3 such as commodity information request, commodity purchase request and the like after the collating processing is performed on the basis of the equipment ID 11. When the purchased commodity is approved, the commodity purchase procedure agent terminal 2 transmits the price of the purchased commodity and the communication fee to a communication fee settlement system 22 to collectively perform the settlement processing on the user.

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13/5/4 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO

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07139557 **Image available**

SECURITY SYSTEM FOR ELECTRONIC COMMERCE

PUB. NO.: 2002-007929 [JP 2002007929 A]

PUBLISHED: January 11, 2002 (20020111)

INVENTOR(s): TAKAYAMA SABURO

APPLICANT(s): TAKAYAMA SABURO
APPL. NO.: 2000-190444 [JP 2000190444]
FILED: June 26, 2000 (20000626)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a security system for electronic commerce allowing a buyer to safely purchase a commodity by imparting the security of return guarantee to the **buyer** and a **seller** to surely recover the price.

SOLUTION: In this security system for **electronic** commerce, a **settlement agent** is interposed between the **seller** and **buyer** performing a commercial **transaction** on **Internet** in an **electronic** commerce. The **settlement agent** provides a commodity guarantee service and a price collecting service to the **buyer** and **seller** registered in the list of the **settlement agent**. When the commercial transaction is established between the seller and the **buyer**, the settlement agent performs the service of keeping the price from the seller, sending the commodity from the seller to the buyer, and returning the price to the buyer when the buyer returns the commodity to the seller in a prescribed period. The settlement agent also performs the service of sending the price to the buyer after the lapse of the prescribed period, and collects the guarantee fee from the buyer and/or the seller.

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13/5/5 (Item 5 from file: 347)
DIALOG(R) File 347:JAPIO
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07139349 **Image available**
DEVICE AND METHOD FOR CONSIGNING MARKETING RESOURCES BUYING AND SELLING,
DEVICE AND METHOD FOR MANAGING PURCHASE ORDER FUND, AND DEVICE AND METHOD
FOR MANAGING TRANSACTION HISTORY

PUB. NO.: 2002-007721 [JP 2002007721 A]
PUBLISHED: January 11, 2002 (20020111)
INVENTOR(s): SAKURAI TORU
ISOYAMA HIDEYUKI
KASUGA YASUNARI
HIGUCHI HIROTAKA
MACHIDA OSAMU
APPLICANT(s): NTT DATA CORP
APPL. NO.: 2000-183789 [JP 2000183789]
FILED: June 19, 2000 (20000619)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a buying and selling consigning device for marketing resources, which provides to a user, who regards service charge as being important, the combination of a stock to be an optimum consigning and selling service charge and an consigning destination on-line agent with the service charge difference of an on-line agent as the reference.

SOLUTION: This buying and selling consigning device 50 of the marketing resources is provided with a service charge database 51 for registering a **sales** on consignment service **charge** carried on the **homepage** 31 for each **on - line agent**, a means 52 for selecting an **on - line agent**, who optimizes a **sales** on consignment service **charge** with respect to a **buying** and **selling** order for marketing resources inputted from a **user** terminal 20 by referring to the database 51, and a user terminal for transmitting and receiving means 53 for receiving the buying and selling order of the marketing resources from the terminal 20 and also for reporting the on-line agent selected by the on-line agent selecting means 52 for buying and selling of orders.

13/5/6 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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07097810 **Image available**

ARTICLE SELLING METHOD

PUB. NO.: 2001-325466 [JP 2001325466 A]

PUBLISHED: November 22, 2001 (20011122)

INVENTOR(s): SAITO KAZUHIKO

APPLICANT(s): SONNEUR CO LTD

APPL. NO.: 2000-144316 [JP 2000144316]

FILED: May 17, 2000 (20000517)

INTL CLASS: G06F-017/60 ; G07F-017/40

ABSTRACT

PROBLEM TO BE SOLVED: To shorten the time of delivery and to eliminate trouble accompanying the bankruptcy of an agent or the like by directly delivering an article from a seller to a consumer.

SOLUTION: In this method, the seller issues a member's card based on linkage with a credit company through the agent of the **seller** to the **consumer**, the **consumer** orders an article through a virtual store opened on the **Internet** by the **seller** and performs payment, and the **seller** confirms the payment, directly delivers the article to the **consumer** and **pays** a margin to the **agent** managed by the number of the **member**'s card for each fixed period.

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13/5/7 (Item 7 from file: 347)

DIALOG(R)File 347:JAPIO

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07079344 **Image available**

PRICE COLLECTION VICARIOUS SYSTEM AND METHOD FOR PAYMENT ON DELIVERY

PUB. NO.: 2001-306991 [JP 2001306991 A]

PUBLISHED: November 02, 2001 (20011102)

INVENTOR(s): SHINODA NAOYUKI

APPLICANT(s): SHINODA NAOYUKI

KARATTO KK

APPL. NO.: 2000-119037 [JP 2000119037]

FILED: April 20, 2000 (20000420)

INTL CLASS: G06F-017/60 ; G07G-001/12; G07G-001/14

ABSTRACT

PROBLEM TO BE SOLVED: To provide a price collection vicarious system and method for payment on delivery by which a merchandise seller can ask a physical distribution delivery agent to collect the price of sold merchandise without making a contract with the physical distribution delivery agent for payment on delivery.

SOLUTION: A payment on delivery vicarious agent preliminarily makes a contract with a physical distribution delivery **agent** for **payment** on delivery in each area nationwide, and transfers merchandise when the negotiation of merchandise **buying** and selling is established on an **Internet** to the merchandise **purchaser** instead of the **seller** with payment on delivery.

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13/5/8 (Item 8 from file: 347)

DIALOG(R)File 347:JAPIO
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07063306 **Image available**
METHOD AND SYSTEM FOR NETWORK PRICE SETTLEMENT

PUB. NO.: 2001-290944 [JP 2001290944 A]
PUBLISHED: October 19, 2001 (20011019)
INVENTOR(s): SUWAMOTO TAKESHI
 OSAWA KAZUAKI
 SATO HIROKAZU
 NUMAZAKI TAKESHI
 TANABE TAISUKE
APPLICANT(s): NEC CORP
APPL. NO.: 2000-101773 [JP 2000101773]
FILED: April 04, 2000 (20000404)
INTL CLASS: **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To realize a method and a system for network price settlement which do not employ credit cards or the like not to eliminate the burden of a user at the time of payment procedures for purchase of a commodity on a network.

SOLUTION: A user 101 of a portable terminal 102 makes a contract with a common carrier 103 to use a communication network 105, and the charge for use of the communication network is paid from his or her account in banking institutions which is determined at the time of entering the contract. When the user 101 accesses a mall street 115 through the communication network 105 to purchase a commodity by using the portable terminal 102, a shopping agent 112 intermediates between them to charge the price for the commodity to a charging server 111 for the charge for use of the communication network of the common carrier 103. Consequently, the price for the commodity is paid from an account from which the charge for use of the communication network is paid.

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13/5/9 (Item 9 from file: 347)

DIALOG(R)File 347:JAPIO
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07055473 **Image available**
METHOD AND SYSTEM FOR MANAGING CREDIT

PUB. NO.: 2001-283108 [JP 2001283108 A]
PUBLISHED: October 12, 2001 (20011012)
INVENTOR(s): SAKAMOTO TSUNEYUKI
APPLICANT(s): BOOKMARK ENTERPRISE INC
APPL. NO.: 2000-101010 [JP 2000101010]
FILED: April 03, 2000 (20000403)
INTL CLASS: **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To provide a credit managing method capable of efficiently realizing the management of the license authority of software, the management of a bond, and the management of bill payment and a credit managing system for executing this credit managing method.

SOLUTION: Plural vender terminals B1-Bn, agent terminals A1-An, customer's terminals C1-Cn, a lease company terminal R, and a server S for an information manager are connected through an Internet I, and an agent and a customer respectively inputs transaction information such as bill payment or license conditions related with sold or purchased merchandise to the server S, and the server S periodically totalizes the transaction information for each vender, agent, or customer, and calculates each sum of payment and reception, and notifies it to each vender, agent, and customer. Thus, the payment of the merchandise bill or a license fee

can be operated based on the notification in this credit managing method.

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13/5/10 (Item 10 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

07038381 **Image available**
METHOD AND SYSTEM FOR MONEY COLLECTION AGENCY USING CLIENT SERVER SYSTEM

PUB. NO.: 2001-266015 [JP 2001266015 A]
PUBLISHED: September 28, 2001 (20010928)
INVENTOR(s): YAMAMOTO MASAHIKO
APPLICANT(s): NIPPON SHINPAN CO LTD
APPL. NO.: 2000-077009 [JP 200077009]
FILED: March 17, 2000 (20000317)
INTL CLASS: G06F-017/60 ; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To construct a method and a system for **money** collection agency, which entrust **money** collection to a **money** collection **agent** whose business is to collect the **charge** from a **purchaser** in place of a commodity **seller** or a service provider as a charge liquidation means for **electronic** commerce, such as commodity sales and service provision using a **network**.

SOLUTION: These system and method for money collection agency make a system of the commodity **seller** or the service provider and a system of the **money** collection **agent** cooperate with each other on a communication **network** and perform agency procedures of money collection simultaneously with a transaction between the commodity **seller** or the service provider and the purchaser and provide the condition of money collection for the commodity seller or the service provider.

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13/5/11 (Item 11 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

07028736 **Image available**
SELLING AND BUYING PROCEDURE CONSIGNMENT SYSTEM FOR FREE MARKET USING INTERNET

PUB. NO.: 2001-256370 [JP 2001256370 A]
PUBLISHED: September 21, 2001 (20010921)
INVENTOR(s): HIRAMATSU TOUGEN
FUNABASHI TOSHIYUKI
APPLICANT(s): SANKEI LIVING SIMBUN INC
APPL. NO.: 2000-064185 [JP 200064185]
FILED: March 08, 2000 (20000308)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To actualize a selling and buying system which has an limitlessly large article publication space and is similar to a free market by using the Internet.

SOLUTION: A homepage 10 where a photograph of an article and its selling and buying conditions are published is opened on the Internet; and a seller 12 who is a member registered with a specific seller agreement specifies an article to be sold and its conditions and consigns to a broker 11 a sale of the article and a **buyer** 13 browses the **homepage** 10, specifies a desired article to be bought with a specific **buyer** agreement, and applies for a **purchase** to the **broker** 11. The **broker** 11 receives the total amount of

money of the article price and a purchase commission from a credit card according to the purchase application made by the buyer 13 and pays the amount of money excluding a selling commission to the seller 12.

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13/5/12 (Item 12 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

07028735 **Image available**
METHOD FOR PROTECTING PRIVACY OF ELECTRONIC COMMERCE

PUB. NO.: 2001-256369 [JP 2001256369 A]
PUBLISHED: September 21, 2001 (20010921)
INVENTOR(s): KAJIWARA KIYOHICO
WASHIMI TAKUYA
APPLICANT(s): NIPPON TELEGRAPH & TELEPHONE EAST CORP
NIPPON TELEGRAPH & TELEPHONE WEST CORP
APPL. NO.: 2000-069302 [JP 200069302]
FILED: March 13, 2000 (20000313)
INTL CLASS: G06F-017/60 ; G06F-013/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a privacy protecting method for electronic commerce which can protect personal information of a purchaser to a selling source.

SOLUTION: The process of electronic commerce wherein the purchaser 1 accesses a broker 11 through a public network by using a terminal to apply for an article and receive it and pays to the broker 11 for the article and the broker 11 pays to the selling source A instead of the purchaser 1 is divided into an article introducing process which is carried out between the terminal of the purchaser and the system of the broker and an article purchase process which is carried out between the terminal of the purchaser and the system of the selling source; and a user ID that the broker issues and a purchase ID that the selling source issues are updated each time access is made and the broker discriminates the payment with the user ID while the selling source discriminates purchase of the article with the purchase ID.

COPYRIGHT: (C)2001,JPO

13/5/13 (Item 13 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

06939614 **Image available**
MEDIATION SERVICE SYSTEM FOR GUARANTEEING SAFETY OF INDIVIDUAL DEALING IN ELECTRONIC COMMERCIAL TRANSACTION

PUB. NO.: 2001-167163 [JP 2001167163 A]
PUBLISHED: June 22, 2001 (20010622)
INVENTOR(s): MATSUNAGA TAKAFUMI
APPLICANT(s): TELECOM SYSTEM INTERNATIONAL KK
APPL. NO.: 11-346110 [JP 99346110]
FILED: December 06, 1999 (19991206)
INTL CLASS: G06F-017/60 ; G06F-019/00; G07F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To prevent a trouble between a seller and a purchaser in an electronic commercial transaction.

SOLUTION: The seller registers merchandise desired to be sold to the website of the electronic commercial transaction managed by a mediation agent and the mediation agent introduces the merchandise desired to be sold

bad date

of the seller. The purchaser views the merchandise introduced in the website, displays the intention of purchasing the merchandise to the mediation agent and inputs the account number and valid date, etc., of a credit card to the mediation agent. The mediation agent confirms them, performs tentative account settlement and reports to the seller that tentative sales is decided and the seller delivers the merchandise to the purchaser. The purchaser reports the intention of purchasing the merchandise to the mediation agent after confirming the delivered merchandise and the mediation agent receives it and executes actual account settlement to a card company. The **charge** of the merchandise is paid from the mediation **agent** to the **seller** by bank transfer. Thus, the safety of individual dealing in the **electronic** commercial transaction is guaranteed.

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13/5/14 (Item 14 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

06411725 **Image available**
ELECTRONIC TRANSACTION METHOD AND ITS SYSTEM

PUB. NO.: 11-353382 [JP 11353382 A]
PUBLISHED: December 24, 1999 (19991224)
INVENTOR(s): YAMASHITA OSAMU
ITO TOSHIKO
APPLICANT(s): OKI ELECTRIC IND CO LTD
APPL. NO.: 10-161654 [JP 98161654]
FILED: June 10, 1998 (19980610)
INTL CLASS: G06F-017/60 ; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide an economical and safe **electronic transaction** system by directly sending a **buyer** 's identification(ID) number for **settlement** to a **settlement agent** without transferring the ID number to a **seller** .

SOLUTION: The **electronic transaction** system is provided with a **buyer** 's communication equipment(CE) 12, a **seller** 's CE 13 and a settlement agency CE 14 which can be mutually connected through a communication network 11. The CE 13 is provided with an accounting part 17 for preparing settlement data and settlement agency data which are related to each other and transmitting these data to respective CEs 12, 14. The CE 12 is provided with a transmitting/receiving part 15 for receiving the settlement data, inputting an ID number for buyer's settlement and transmitting the ID number and the settlement data to the CE 14. The CE 14 is provided with a settlement agency part 23 for executing settlement agency processing based on a CC number, the settlement data and the settlement agency data.

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13/5/15 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014604384 **Image available**
WPI Acc No: 2002-425088/200245
Related WPI Acc No: 2002-416134
XRPX Acc No: N02-334228

Consumer transaction **facilitating system** using Internet , monitors online **order** and its payment accepted by collection agent according to **order code**

Patent Assignee: MOREAU L R (MORE-I)
Inventor: MOREAU L R
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020035538	A1	20020321	US 2000662564	A	20000915	200245 B
			US 2001765727	A	20010116	

Priority Applications (No Type Date): US 2001765727 A 20010116; US 2000662564 A 20000915

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020035538	A1		18	G06F-017/60	CIP of application US 2000662564

Abstract (Basic): US 20020035538 A1

NOVELTY - A merchant accepts an online order and assigns a code to it. The code is stored in a portable memory like PDA and is physically transferred to a collection agent that retrieves it and accepts the payment. A facilitator monitors the order and its payment, based on the code.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for network-based consumer transaction facilitating method.

USE - For internet-related purchases of mail orders, catalogs and other transactions.

ADVANTAGE - The consumer can pay for or obtain the ordered products at a variety of convenient locations from the remote merchants, because of the computer network facility.

DESCRIPTION OF DRAWING(S) - The figure illustrates a system of computers interconnected by Internet for online business transactions.

pp; 18 DwgNo 1/8

Title Terms: CONSUME; TRANSACTION; FACILITATE; SYSTEM; MONITOR; ORDER; PAY; ACCEPT; COLLECT; AGENT; ACCORD; ORDER; CODE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/16 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014584293 **Image available**

WPI Acc No: 2002-404997/200243

Related WPI Acc No: 2002-394198

XRPX Acc No: N02-317941

Unifying electronic payment mechanisms e.g. for wireless payment system or internet based electronic wallet transactions

Patent Assignee: SOFT TRACKS ENTERPRISES LTD (SOFT-N); SWAIN A L (SWAI-I); WOO K K M (WOOK-I)

Inventor: SWAIN A W; WOO K K M; SWAIN A L

Number of Countries: 095 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200225604	A1	20020328	WO 2001CA1319	A	20010919	200243 B
US 20020042776	A1	20020411	US 2001955587	A	20010919	200244
CA 2320000	A1	20020319	CA 2320000	A	20000919	200244
CA 2329895	A1	20020319	CA 2329895	A	20001229	200244

Priority Applications (No Type Date): CA 2329895 A 20001229; CA 2320000 A 20000919

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200225604	A1	E	19	G07F-007/08	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020042776 A1 G06F-017/60

CA 2320000 A1 E H04L-009/32

CA 2329895 A1 E G06F-017/60

Abstract (Basic): WO 200225604 A1

NOVELTY - The method involves providing to the merchant an entity with a unifying interface to several electronic wallets held by customers. The entity communicates with both the electronic wallets and the merchant. The entity collects customer information from the electronic wallets and payment transaction details from the merchant and processes the transaction in a financial institution.

USE - For unifying payment **transactions** between a **customer** and a **merchant** e.g. with wireless **payment** system where **agents** carry wireless **pay** terminals and **internet transactions**.

ADVANTAGE - System is entirely general and non-proprietary.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the system implementing the method.

pp; 19 DwgNo 3/3

Title Terms: UNIFIED; ELECTRONIC; PAY; MECHANISM; WIRELESS; PAY; SYSTEM; BASED; ELECTRONIC; WALLET; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60** ; G07F-007/08; H04L-009/32

International Patent Class (Additional): G07F-019/00

File Segment: EPI

13/5/17 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014580594 **Image available**

WPI Acc No: 2002-401298/200243

Method of payment and settlement in electronic commerce using mobile telephone voucher

Patent Assignee: PANEZ CO LTD (PANE-N)

Inventor: LEE D S; PARK G H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001113378	A	20011228	KR 200033686	A	20000619	200243 B

Priority Applications (No Type Date): KR 200033686 A 20000619

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001113378	A		1	G06F-017/60	

KR 2001113378 A 1 G06F-017/60

Abstract (Basic): KR 2001113378 A

NOVELTY - A payment and settlement method is provided to ensure safe, credible and convenient settlement by using mobile telephone vouchers in electronic commerce.

DETAILED DESCRIPTION - A settlement agent registers a random number of a mobile telephone voucher of a user(201). The user accesses an electronic commerce provider and shows intent to purchase an article(202). The random number of the mobile telephone voucher is inputted(203). The **electronic** commerce provider informs the random number to the **settlement agent** (204). The **settlement agent** approves **transaction** between the **user** and the **electronic** commerce provider(205). The **user purchases** the article from the **electronic** commerce provider(206). Price for the **purchased** article is paid to the **electronic** commerce provider from the **settlement agent** (207).

pp; 1 DwgNo 1/10

Title Terms: METHOD; PAY; SETTLE; ELECTRONIC; MOBILE; TELEPHONE; VOUCHER

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/18 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014569017 **Image available**

WPI Acc No: 2002-389720/200242

XRPX Acc No: N02-305669

Electronic payment system for on - line shopping, has intermediate agent which transfers temporarily stored payment to seller, when purchased goods are delivered to buyer

Patent Assignee: HASEGAWA T (HASE-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002109432	A	20020412	JP 2000302514	A	20001002	200242 B

Priority Applications (No Type Date): JP 2000302514 A 20001002

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002109432	A		6 G06F-017/60	

Abstract (Basic): JP 2002109432 A

NOVELTY - An intermediate agent receives the payment from a buyer and stores it temporarily in a memory, during the commercial transaction between the buyer and the seller. The intermediate agent transfers the payment to the seller, when the purchased goods are delivered to the buyer.

USE - For on-line shopping.

ADVANTAGE - After delivery of goods, **electronic money** stored temporarily in memory of intermediate agent is paid, so the risk that goods are not delivered to **buyer** can be avoided. Hence safe, smooth and reliable commercial transaction is achieved.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the payment server. (Drawing includes non-English language text).

pp; 6 DwgNo 2/3

Title Terms: ELECTRONIC; PAY; SYSTEM; LINE; SHOPPING; INTERMEDIATE; AGENT; TRANSFER; TEMPORARY; STORAGE; PAY; PURCHASE; GOODS; DELIVER; BUY

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/19 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014519024 **Image available**

WPI Acc No: 2002-339727/200237

XRPX Acc No: N02-267154

Method of conducting computer network transaction by transmitting consumer identifiers and order fulfillment approval request for matching

Patent Assignee: MICROCREDITCARD.COM INC (MICR-N)

Inventor: KAYATIN J M; WILLIAMS C K

Number of Countries: 096 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200219211	A1	20020307	WO 2001US26718	A	20010827	200237 B

Priority Applications (No Type Date): US 2000648877 A 20000828

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200219211	A1	E 46	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

Abstract (Basic): WO 200219211 A1

NOVELTY - Method consists in initiating the transaction for the product or service, customer authorization of the transaction by

transmission of an authorization code to the billing computer and fulfilling the transaction if it is approved. A transaction identification code is used for the order with a description of the transaction. The merchant computer does not receive information identifying the consumer billing account.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for

(1) a method of conducting multiple transactions between a consumer and multiple merchants.

(2) a billing computer connected to a consumer and a merchant using a network.

USE - Method is for e-commerce.

ADVANTAGE - Method allows **consumers** to **purchase** goods and services from **online merchants** by providing **billing** information to a **third party billing** system instead of to **merchants**.

Transactions are secure, anonymous, the method enables multiple **consumers** to charge transactions to a billing account, set different restrictions for each consumer, and aggregate transactions before charging them to a billing account.

DESCRIPTION OF DRAWING(S) - The figure shows an e-commerce system.

pp; 46 DwgNo 2/6

Title Terms: METHOD; CONDUCTING; COMPUTER; NETWORK; TRANSACTION; TRANSMIT; CONSUME; IDENTIFY; ORDER; APPROVE; REQUEST; MATCH

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/20 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014504491 **Image available**

WPI Acc No: 2002-325194/200236

XRPX Acc No: N02-255500

On - line **payment system** for on - line **shopping over** internet ,
provides notification regarding goods received by purchaser to seller
, while paying price for purchased goods through agent

Patent Assignee: NEC SOKEN KK (NIDE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002074235	A	20020315	JP 2000264510	A	20000829	200236 B

Priority Applications (No Type Date): JP 2000264510 A 20000829 .

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002074235 A 70 G06F-017/60

Abstract (Basic): JP 2002074235 A

NOVELTY - An agent is provided to settle the payment between the purchaser and seller, when the request for agent is received from the seller. A notification regarding the reception of goods is given to the seller, while the purchaser pays the price for the goods.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Service point payment system;

(b) Payment method;

(c) Recorded medium storing payment program

USE - For on-line shopping, on-line auction over internet.

ADVANTAGE - Rapid and safe settlement of payment is enabled in on-line auction and on-line shopping.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the on-line payment system. (Drawing includes non-English language text).

pp; 70 DwgNo 1/39

Title Terms: LINE; PAY; SYSTEM; LINE; SHOPPING; NOTIFICATION; GOODS; RECEIVE; PURCHASE; PAY; PRICE; PURCHASE; GOODS; THROUGH; AGENT

Derwent Class: T01

International Patent Class (Main): G06F-017/60
File Segment: EPI

13/5/21 (Item 7 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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014494481 **Image available**
WPI Acc No: 2002-315184/200235
XRPX Acc No: N02-246740

Third party payment processing system for handling payments
between buyer/ payer and seller/ payee at third party site using
processor to process payments for electronic transactions

Patent Assignee: PAYPAL INC (PAYP-N); SACKS D (SACK-I)

Inventor: SACKS D

Number of Countries: 096 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200205231	A2	20020117	WO 2001US21775	A	20010710	200235 B
US 20020016765	A1	20020207	US 2000217291	P	20000711	200235
			US 2000217342	P	20000711	
			US 2001901962	A	20010710	
AU 200173334	A	20020121	AU 200173334	A	20010710	200238

Priority Applications (No Type Date): US 2000217342 P 20000711; US
2000217291 P 20000711; US 2001901962 A 20010710

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200205231 A2 E 21 G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020016765 A1 G06F-017/60 Provisional application US 2000217291

AU 200173334 A G07F-019/00 Provisional application US 2000217342
Based on patent WO 200205231

Abstract (Basic): WO 200205231 A2

NOVELTY - A buyer (102) communicates to a seller (104) to make a
purchase or some other electronic transaction and is redirected to a
payment processor (106) after agreeing to a transaction in order to
select a payment option and a link offered by the seller. The buyer
financial information is transmitted to the payment processor and the
seller never receives the buyer credit card number or bank information
so that the seller has no need to implement a security architecture.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method
of processing electronic payments and for a computer readable storage
medium with instructions.

USE - Third party payment processing for electronic transactions.

ADVANTAGE - Improved security.

DESCRIPTION OF DRAWING(S) - The drawing shows the system

Buyer (102)

Seller (104)

Payment processor (106)

pp; 21 DwgNo 1/3

Title Terms: THIRD; PARTY; PAY; PROCESS; SYSTEM; HANDLE; BUY; PAY; THIRD;
PARTY; SITE; PROCESSOR; PROCESS; ELECTRONIC; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-019/00

File Segment: EPI

bad date

13/5/22 (Item 8 from file: 350)
DIALOG(R) File 350: Derwent WPIX

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014431643 **Image available**

WPI Acc No: 2002-252346/200230

Clearing housing system for electronic approval process on internet and method for the same

Patent Assignee: KIM H (KIMH-I); SIN D K (SIND-I)

Inventor: KIM H; SIN D K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001100701	A	20011114	KR 200024160	A	20000506	200230 B

Priority Applications (No Type Date): KR 200024160 A 20000506

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001100701	A	1	G06F-017/60	

Abstract (Basic): KR 2001100701 A

NOVELTY - A clearing housing system for electronic approval process on internet and a method for the same are provided to perform smoothly an **electronic** approval process by providing an **electronic** approval path among a **purchaser**, a **billing agent**, and a **seller**.

DETAILED DESCRIPTION - A purchaser terminal system(10) is connected with a server system(50) by internet. The purchaser terminal system(10) is formed by an interface portion(22), a web browser(20), an internet protocol portion(16), and a network connection portion(12). The interface portion(22) is composed of a client component. The web browser(20) processes all tasks received from the interface portion(22) by using an operating system. The internet protocol portion(16) is used for performing internet communication. The network connection portion(12) is composed of network devices such as a modem or a network adaptor. The server system(50) is formed by a web sever(58), a transaction management portion(60), an authorization information process portion(62), An ARS(Automatic Response Service) process portion(82), a character message process portion(84), a prebilling process portion(70), and an accounting database(72). The web server(58) transmits requested data to the internet protocol portion(56). The transaction management portion(60) transfers the tasks from the interface portion(22) or a seller system to a corresponding process portion. The authorization information process portion(62) transfers purchaser information to a billing agent and generates a password. The ARS process portion(82) and the character message process portion(84) transfer the password to the purchaser by using ARS or a character message. The prebilling process portion(70) transfers accounting information from the interface portion(22) or the seller system to the billing agent. The accounting database(72) stores the accounting information.

pp; 1 DwgNo 1/10

Title Terms: CLEAR; HOUSING; SYSTEM; ELECTRONIC; APPROVE; PROCESS; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/23 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014391891 **Image available**

WPI Acc No: 2002-212594/200227

XRPX Acc No: N02-162558

Electronic payment method involves transmitting URL for personal identifications from authentication center to bank or credit card company through portable information device

Patent Assignee: SOLITON SYSTEMS KK (SOLI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002042029	A	20020208	JP 2000254608	A	20000724	200227 B

Priority Applications (No Type Date): JP 2000254608 A 20000724

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002042029	A	11	G06F-017/60	

Abstract (Basic): JP 2002042029 A

NOVELTY - A **customer** settles payment for goods **purchased** through **internet** , by transmitting URL for **payments** to an authentication **agent** registered beforehand. After the authentication process, the authentication center transmits the URL for **personal** identifications of a customer to a bank or a credit card company through a portable information device.

USE - For electronic payment settlements by cash transaction, bank transfer, credit card transaction.

ADVANTAGE - Enables executing payment settlement process reliably and safely.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of electronic payment method. (Drawing includes non-English language text).

pp; 11 DwgNo 1/9

Title Terms: ELECTRONIC; PAY; METHOD; TRANSMIT; PERSON; IDENTIFY; AUTHENTICITY; BANK; CREDIT; CARD; COMPANY; THROUGH; PORTABLE; INFORMATION ; DEVICE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/24 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014369089 **Image available**

WPI Acc No: 2002-189791/200225

XRPX Acc No: N02-143840

On - line payment **method comprises** electronic **equipment operated by** a purchaser , an **intermediate** agent and a **vendor** and used to pay **vendor without identification of** purchaser to **vendor**

Patent Assignee: BENJELLOUN K (BENJ-I); SERHROUCHNI A (SERH-I)

Inventor: BENJELLOUN K; SERHROUCHNI A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2808104	A1	20011026	FR 20005399	A	20000421	200225 B

Priority Applications (No Type Date): FR 20005399 A 20000421

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
FR 2808104	A1	18	G06F-017/60	

Abstract (Basic): FR 2808104 A1

NOVELTY - In an initial session (S1) after a purchaser has completed a basket of purchases and the vendor has extracted information from a data base (A) details of the order are exchanged (1,2). In a second session (S2) the purchaser gives transaction and card details (3) to an agent who validates (B) the latter and (S3) (4) informs the vendor. The vendor issues a signed bill (5) to the agent who decrements the cards and informs the purchaser (6)

USE - To make on-line purchases and payments

ADVANTAGE - The vendor receives a guaranteed payment but the purchaser is only identified to the intermediate agent. The purchaser accesses and operates the procedure by using signed certificates issued by the intermediate agent. Overall security is improved

DESCRIPTION OF DRAWING(S) - The drawing shows the communication sessions and stages of data exchange.(The drawing includes non-English

. language text)
Communications sessions (S1,S2,S3)
Order details exchange (1,2)
Transaction and card details (3)
Validation sent to vendor (4)
Issue of signed bill (5)
Completion to purchaser (6)
Data base (A)
Validation (B)
pp; 18 DwgNo 1/1
Title Terms: LINE; PAY; METHOD; COMPRISE; ELECTRONIC; EQUIPMENT; OPERATE;
PURCHASE; INTERMEDIATE; AGENT; VENDING; PAY; VENDING; IDENTIFY; PURCHASE;
VENDING
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G06K-009/62; G07F-007/10;
H04L-009/32
File Segment: EPI

13/5/25 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014355466 **Image available**
WPI Acc No: 2002-176167/200223
XRPX Acc No: N02-133749

Goods selling system distributes electronic pamphlet including specific symbol, which is registered when consumer settles payment, while performing electronic transaction

Patent Assignee: MORIMOTO SHOTEN KK (MORI-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002015158	A	20020118	JP 2000194622	A	20000628	200223 B

Priority Applications (No Type Date): JP 2000194622 A 20000628

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2002015158 A 5 G06F-017/60

Abstract (Basic): JP 2002015158 A

NOVELTY - An advertisement pamphlet distributed by a broker involved in the distribution of goods, includes a symbol specifying the broker, goods manufacturer and the management center. The symbol included in the pamphlet is registered, while the **consumer purchasing** goods through the **broker settles payment** using **electronic transaction**.

USE - Goods selling system.

ADVANTAGE - Enables to pay proper remuneration to the broker, and improves the marketing of goods.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart for the operation of selling system. (Drawing includes non-English language text).

pp; 5 DwgNo 1/4

Title Terms: GOODS; SELL; SYSTEM; DISTRIBUTE; ELECTRONIC; PAMPHLET;
SPECIFIC; SYMBOL; REGISTER; CONSUME; SETTLE; PAY; PERFORMANCE; ELECTRONIC
; TRANSACTION
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

13/5/26 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014349294 **Image available**

WPI Acc No: 2002-169997/200222

Method and system for internet business model for paying cost by proxy through internet

Patent Assignee: SHIN C H (SHIN-I)

Inventor: SHIN C H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001091472	A	20011023	KR 200013203	A	20000315	200222 B

Priority Applications (No Type Date): KR 200013203 A 20000315

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001091472	A	1	G06F-017/60	

Abstract (Basic): KR 2001091472 A

NOVELTY - A method and a system for an internet business model for paying a cost by proxy through the **internet** is provided to enable an **agent** to **pay** a commodity cost for a **user** at an **electronic commercial transaction** on an information providing site in a virtual space of the **internet** .

DETAILED DESCRIPTION - The first user(5) and the second user(6) are connected to a homepage capable of executing an agent paying method. If the homepage is displayed(7,8), the users(5,6) perform a web sharing connection(9) for a web surfing by displaying the same screen simultaneously. If a paying site is connected(10), a server of the homepage checks(11) IDs of the users(5,6), and the users(5,6) select(12) paying methods, and an agent paying or not is checked(13). If the first user(5) or the second user(6) performs an agent paying, a calculating device(2) checks(15) an ID of a paying person and an ID of a non-paying person, and the first user(5) and the second user(6) are embodied(17) as a member, respectively, through checking(16) a payment.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; BUSINESS; MODEL; PAY; COST; THROUGH

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/27 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014334125 **Image available**

WPI Acc No: 2002-154828/200220

XRPX Acc No: N02-117703

Electronic payment transaction facilitating system employing physical keys for use by independent agent to store personal and financial information and to verify authentication code

Patent Assignee: MUEHLBERGER B (MUEH-I)

Inventor: MUEHLBERGER B

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200203286	A1	20020110	WO 2000US18612	A	20000705	200220 B
AU 200060772	A	20020114	AU 200060772	A	20000705	200237
			WO 2000US18612	A	20000705	

Priority Applications (No Type Date): WO 2000US18612 A 20000705

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200203286	A1	E 14	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

Abstract (Basic): WO 200203286 A1

NOVELTY - An independent agent (60) facilitates transactions between a customer (30) and a vendor (40), between the vendor and a financial institution (50) and possibly between the customer and the financial institution. The vendor preferably maintains product images, text and other marketing information on an Internet web site, interactively browsed using a computer (32), a physical key (34) and a mechanism (36) for entering an authentication code.

DETAILED DESCRIPTION - AN INDEPENDENT CLAIM is included for a method of facilitating an electronic payment transaction.

USE - Facilitating electronic payment transactions.

ADVANTAGE - Using independent agent to store personal information.

DESCRIPTION OF DRAWING(S) - The drawing shows the system

Agent (60)

Customer (30)

Vendor (40)

Financial institution (50)

Physical key (34)

Authentication mechanism (36)

pp; 14 DwgNo 2/3

Title Terms: ELECTRONIC; PAY; TRANSACTION; FACILITATE; SYSTEM; EMPLOY; PHYSICAL; KEY; INDEPENDENT; AGENT; STORAGE; PERSON; FINANCIAL; INFORMATION; VERIFICATION; AUTHENTICITY; CODE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/28 (Item 14 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014309343 **Image available**

WPI Acc No: 2002-130046/200217

XRPX Acc No: N02-098091

Customer authentication method for online financial transaction, involves comparing selected attributes with stored attributes of transactions, to accept use of money card

Patent Assignee: PAYPAL INC (PAYP-N); BHARGAVA S (BHAR-I); TEMPLETON J E (TEMP-I)

Inventor: BHARGAVA S; TEMPLETON J E; TEMPLETON J

Number of Countries: 096 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020004772	A1	20020110	US 2000217202	P	20000710	200217 B
			US 2000217243	P	20000710	
			US 2001901954	A	20010710	
WO 200205224	A2	20020117	WO 2001US21725	A	20010710	200217
AU 200171968	A	20020121	AU 200171968	A	20010710	200234

Priority Applications (No Type Date): US 2001901954 A 20010710; US 2000217202 P 20000710; US 2000217243 P 20000710

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020004772	A1		8	G06F-017/60	Provisional application US 2000217202

Provisional application US 2000217243

WO 200205224 A2 E G07F-007/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200171968 A G07F-007/00 Based on patent WO 200205224

Abstract (Basic): US 20020004772 A1

NOVELTY - A series of transactions are initiated using a money card identified by a customer (110). Attributes of each transaction are stored and specific attributes are received. The received attributes are compared with the stored attributes. When both the attributes match each other, the use of money card is accepted.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Recorded medium storing customer authentication program;
- (b) User authentication system;
- (c) Credit card verification method;
- (d) Bank account verification method;
- (e) Customer authentication apparatus

USE - For verifying **customer** of **money** card such as credit cards, debit card and bank accounts, **brokerage** accounts and **money** market accounts in **online** financial **transaction** using telephone/**Internet**.

ADVANTAGE - Reduces fraud rate and rejections, due to effective verification, thereby cost of business is reduced.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of user authentication system.

Customer (110)

pp; 8 DwgNo 1/2

Title Terms: CUSTOMER; AUTHENTICITY; METHOD; FINANCIAL; TRANSACTION;
COMPARE; SELECT; ATTRIBUTE; STORAGE; ATTRIBUTE; TRANSACTION; ACCEPT;
MONEY; CARD

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60** ; G07F-007/00

File Segment: EPI

13/5/29 (Item 15 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014299544 **Image available**

WPI Acc No: 2002-120248/200216

Method for distributing commodity using internet and system thereof

Patent Assignee: CHO O H (CHOO-I); LEE J Y (LEEJ-I)

Inventor: CHO O H; LEE J Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001082491	A	20010830	KR 200146692	A	20010802	200216 B

Priority Applications (No Type Date): KR 200146692 A 20010802

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001082491	A	1	G06F-017/60	

Abstract (Basic): KR 2001082491 A

NOVELTY - A method for distributing a commodity using the Internet and a system thereof are provided to offer a commission to a buying agent and buy a commodity at low cost in a duty-free shop or a foreign store.

DETAILED DESCRIPTION - A client can watch an initial main menu screen being displayed through a screen of a monitor by connecting to a web server(S10). The client performs a log-in process(S11) or joins to the membership(S12). The client searches commodity information being stored in a commodity DB of the web server and selects a commodity and requests a buying the commodity by storing a buying place and a buying period(S13approximatelyS14). A buying agent searches the commodity DB and selects a **buyer** and approves a buying agency of a commodity of the selected **buyer** by registering to the **web** server(S15). The **buyer** **pays** the price of the commodity and the **buying agent** **buys** a commodity(S16approximatelyS17). The **buying** agent requests a delivery of the commodity to a delivery company and the delivery company checks delivery information of the

.commodity(S18approximatelyS19). A delivery cost is paid to the delivery company, and the delivery company delivers the commodity to the **buyer** (S20approximatelyS21). If the **buyer** informs the delivery to the **web** server, the **web** server **pays** a **buying** commission to the **buying agent** (S22approximatelyS23).

pp; 1 DwgNo 1/10

Title Terms: METHOD; DISTRIBUTE; COMMODITY; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/30 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014298378 **Image available**

WPI Acc No: 2002-119081/200216

XRPX Acc No: N02-089348

Electronic payment using mobile telephone or PHS, involves judging effectiveness of transactions from both sides from result of comparison of affiliation store code and dealing number

Patent Assignee: ICHIKAWA A (ICHI-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001351043	A	20011221	JP 2000171455	A	20000608	200216 B

Priority Applications (No Type Date): JP 2000171455 A 20000608

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001351043	A	11	G06F-017/60	

Abstract (Basic): JP 2001351043 A

NOVELTY - An ID property and the **network** connection function of a mobile telephone or PHS are utilized. A **seller** of shop-front **sale** and a **buyer** side inquire payment information from each mobile telephone and PHS to the **payment** system of a **network broker** simultaneously.

DETAILED DESCRIPTION - The safety and reliability of electronic payment are achieved by judging the effectiveness of transactions from both sides from the result of comparison of an affiliation store code and a dealing number.

USE - Electronic payment using mobile telephone or PHS.

ADVANTAGE - Improves safety, reliability, and efficiency when paying using credit card.

DESCRIPTION OF DRAWING(S) - The figure is a flowchart at the time of quick payment.

pp; 11 DwgNo 1/2

Title Terms: ELECTRONIC; PAY; MOBILE; TELEPHONE; JUDGEMENT; EFFECT;

TRANSACTION; SIDE; RESULT; COMPARE; STORAGE; CODE; DEAL; NUMBER

Derwent Class: P85; T01; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G09C-001/00; H04L-009/32;

H04Q-007/38

File Segment: EPI; EngPI

13/5/31 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014266280 **Image available**

WPI Acc No: 2002-086978/200212

XRPX Acc No: N02-064863

Mobile telephone or on-line shop payment system enables broker to complete quick on-line payments between transaction banks of seller in shop and buyer through Internet function of mobile

telephone

Patent Assignee: ICHIKAWA A (ICHI-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001331748	A	20011130	JP 2000150745	A	20000523	200212 B

Priority Applications (No Type Date): JP 2000150745 A 20000523

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001331748	A		7	G06F-017/60	

Abstract (Basic): JP 2001331748 A

NOVELTY - A **broker** completes quick **on - line payments** between the **transaction** banks of **sale** of the **seller** in a shop and a **buyer** through the **Internet** connection function of a mobile telephone.

USE - Mobile telephone or on=line shop payment system.

ADVANTAGE - Does not need special credit cards to complete transactions in a shop through the Internet.

DESCRIPTION OF DRAWING(S) - The figure shows the mobile telephone or on-line shop payment system through Internet connection. Drawing includes non-English language text.

pp; 7 DwgNo 1/1

Title Terms: MOBILE; TELEPHONE; ON-LINE; SHOP; PAY; SYSTEM; ENABLE;

COMPLETE; QUICK; ON-LINE; TRANSACTION; BANK; SHOP; BUY; THROUGH; FUNCTION ; MOBILE; TELEPHONE

Derwent Class: T01; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): H04M-011/00

File Segment: EPI

13/5/32 (Item 18 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014262507 **Image available**

WPI Acc No: 2002-083205/200211

XRPX Acc No: N02-061953

Mediation of payment via network in commercial transactions in which consumer is in contact with supplier by using independent party acting as intermediary or middleman , in response to inquiry from supplier to payment institution

Patent Assignee: LJUNGQVIST D P (LJUN-I)

Inventor: LJUNGQVIST D P; SANDER L M T; WENNERBERG S G; T:SON S L M

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200193148	A1	20011206	WO 2001SE1179	A	20010528	200211 B
SE 200002039	A	20011201	SE 20002039	A	20000531	200214
AU 200162840	A	20011211	AU 200162840	A	20010528	200225

Priority Applications (No Type Date): SE 20002039 A 20000531

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200193148	A1	E	33	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

SE 200002039 A G06F-017/60

AU 200162840 A G06F-017/60 Based on patent WO 200193148

Abstract (Basic): WO 200193148 A1

NOVELTY - An independent party (4) acts as an intermediary, in

Body date

response to an inquiry from a supplier (2) to a payment institution (3) concerning the possibility of obtaining payment in connection with the purchase. The consumer (1) confirms the purchase payment in accordance with an established identification process (B). The payment institution pays the supplier in accordance with the confirmation, either directly or indirectly.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM are included for a first computer program product.

USE - For secure transfer of payment via a network in conjunction with commercial transactions, where a consumer is in contact with a supplier for the purchase of a unit, and where the contact is made via a first message.

ADVANTAGE - The confidence that exists mutually between the consumer and payment institutions used by the consumer is utilised as a part of a payment solution. The functions demanded by buyer and seller should conveniently be offered to the parties by a freestanding organization that is independent of the parties concerned. Such an organization may be in contact with the consumers and with the suppliers, although respective consumers and suppliers need only one contact.

DESCRIPTION OF DRAWING(S) - The drawing is a highly simplified and schematic illustration of a relationship between a consumer, a supplier, a payment institution and an independent party.

consumer (1)
supplier (2)
payment institution (3)
independent party (4)
identification process (B)
pp; 33 DwgNo 1/6

Title Terms: PAY; NETWORK; COMMERCIAL; TRANSACTION; CONSUME; CONTACT;
SUPPLY; INDEPENDENT; PARTY; ACT; INTERMEDIARY; RESPOND; ENQUIRY; SUPPLY;
PAY; INSTITUTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/33 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014252687 **Image available**

WPI Acc No: 2002-073387/200210

System and method for e-commerce using broker

Patent Assignee: NO MONEY COMMUNICATION (NOMO-N)

Inventor: KIM B J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001073774	A	20010803	KR 20002621	A	20000120	200210 B

Priority Applications (No Type Date): KR 20002621 A 20000120

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001073774	A		1	G06F-017/60	

Abstract (Basic): KR 2001073774 A

NOVELTY - A system and method for the e-commerce using the broker is provided to enable a **purchaser** to do the e-business on the **Internet** without revealing the **personal** information and to **pay** for the **purchase** goods through the **broker**.

DETAILED DESCRIPTION - The system comprises a purchase device(10), an Internet(20), a sale server(30), a distribution server(40), and an associated server(50). The purchase device, which is operated by the broker, includes a main control server(11) and many terminals(12). The main control server and many terminals are connected each other via LAN(Local Area Network), and many terminals can be accessed to the sale server through the Internet. The DB includes a product DB(321), which

. stores the data of different products, a member-shop DB(322), which stores the information about the brokers registered as a member, a trade DB(323), which stores transactions of the sold product, and an operation DB(324), which stores the data necessary for operating a site. The sale server, which is operated by a seller, includes a sale processor(31) and a DB(32). The sale processor offers the purchaser the product information which is stored on the product DB when the purchaser connects to the site through the Internet by using the purchase device, contracts with the purchaser according to the member-shop registration of the purchase device when the purchaser selects a product, and stores transactions(product number, price, and so on) of the purchase contract on the trade DB. The distribution server receives the carrying order and sends the relevant product to the purchaser. The associated server processes the payment linked with the sale server.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/34 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014252375

WPI Acc No: 2002-073075/200210

Method and system for providing and using real estate agency service point using internet

Patent Assignee: KWON J Y (KWON-I)

Inventor: KWON J Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001072522	A	20010731	KR 200117582	A	20010403	200210 B

Priority Applications (No Type Date): KR 200117582 A 20010403

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001072522	A		G06F-017/60	

Abstract (Basic): KR 2001072522 A

NOVELTY - A method and system for providing and using a real estate agency service point are provided to increase the convenience of a **user** by enabling all **members** who automatically register after an offerings **transaction** with a chain real estate agency to **pay** a legal **brokerage** and to receive **cyber** points relevant to 50 percents of the brokerage.

DETAILED DESCRIPTION - After a customer transacts with a chain real estate agency through the Internet, the customer becomes a member. A member ID and a member password are given to each member. An operator respectively divides and manages members on line. The member accumulates cyber points relevant to 50% of a legal brokerage paid. The operator accepts and processes a free repair service and a living secretary service regardless of time and place within the limit of cyber points accumulated through the Internet.

DwgNo 0/0

Title Terms: METHOD; SYSTEM; REAL; ESTATE; AGENT; SERVICE; POINT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/35 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014250665 **Image available**

WPI Acc No: 2002-071365/200210

XRPX Acc No: N02-053091

Commercial transaction method for internet service provider, involves charging price of goods based on user information registered beforehand on conformation of order placed by user and service sponsor

Patent Assignee: TOYO COMMUNICATION EQUIP CO (TOCM)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001319156	A	20011116	JP 2000139496	A	20000512	200210 B

Priority Applications (No Type Date): JP 2000139496 A 20000512

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001319156	A	10	G06F-017/60	

Abstract (Basic): JP 2001319156 A

NOVELTY - Purchase order information registered user identity received from the registration user, is compared with purchase order information with service sponsor identity received from the service sponsor. When the **purchase** orders are same, an **agent** process server (140) **charges** price of goods, based on **user** information registered in **internet** service provider device (100).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for internet service provider device.

USE - For internet service provider for online internet shopping.

ADVANTAGE - Transaction is improved and safety of transaction is energized, since transaction is performed without sending out individual information on internet.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of component of internet service provider device. (Drawing includes non-English language text).

Internet service provider device (100)

Agent process server (140)

pp; 10 DwgNo 1/5

Title Terms: COMMERCIAL; TRANSACTION; METHOD; SERVICE; CHARGE; PRICE; GOODS ; BASED; USER; INFORMATION; REGISTER; CONFORMATION; ORDER; PLACE; USER; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/36 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014233245 **Image available**

WPI Acc No: 2002-053943/200207

Method for using and managing cash bag service of agent management charges interlocked with rate of mobile phone on the basis of network

Patent Assignee: KIM J W (KIMJ-I)

Inventor: KIM J W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001069545	A	20010725	KR 200120161	A	20010416	200207 B

Priority Applications (No Type Date): KR 200120161 A 20010416

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001069545	A	1	G06F-017/60	

Abstract (Basic): KR 2001069545 A

NOVELTY - A method for using and managing a cash-back service of agent management charges interlocked with mobile phone rate on the basis of a **network** is provided to reduce the cost of **purchase** and

. sale of mobile phones on line , and to return a fixed amount of money of charges provided to agents to a mobile phone user as a rebate.

DETAILED DESCRIPTION - A user performs a login(S10). The member, the user authenticated, purchases a new mobile phone terminal or draws a contract(S20). The member uses the mobile phone according to contents of the contract(S30). The member automatically transfers charges of the mobile phone(S40). A mobile phone businessman calculates charges(S50). The rate of charges and the amount of money to be provided are determined(S60). The amount of money determined is provided to the member(S70).

pp; 1 DwgNo 1/10

Title Terms: METHOD; MANAGE; CASH; BAG; SERVICE; AGENT; MANAGEMENT; CHARGE; INTERLOCKING; RATE; MOBILE; TELEPHONE; BASIS; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/37 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014214084 **Image available**

WPI Acc No: 2002-034782/200204

XRPX Acc No: N02-026732

System for providing electronic financial transaction services using a database to hold registration information for available transaction types and participant criteria

Patent Assignee: I2 TECHNOLOGIES INC (ITWO-N)

Inventor: BRADY G A; CHATTERJEE P K; KUMP D A

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200188813	A1	20011122	WO 2001US15519	A	20010514	200204 B
AU 200161567	A	20011126	AU 200161567	A	20010514	200222

Priority Applications (No Type Date): US 2000686711 A 20001010; US 2000204156 P 20000515

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200188813 A1 E 26 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200161567 A G06F-017/60 Based on patent WO 200188813

Abstract (Basic): WO 200188813 A1

NOVELTY - After a buyer (12) has selected a particular seller (14) and a financial agent (60) for financial assistance, goods are ordered through an **electronic commercial transaction** marketplace and order instructions are submitted to a settlement marketplace (16). The **settlement** marketplace issues appropriate **payment** instructions to the financial agent (60), issuing **payment** to the financial agent of the seller .

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

(1) a method for providing transaction services;

(2) a marketplace.

USE - Providing electronic financial transaction services.

DESCRIPTION OF DRAWING(S) - The drawing shows the method of providing electronic financial services

Buyer (12)

Seller (14)

Financial agents (60,62)

Settlement marketplace (16)

pp; 26 DwgNo 2/2
Title Terms: SYSTEM; ELECTRONIC; FINANCIAL; TRANSACTION; SERVICE; DATABASE;
HOLD; REGISTER; INFORMATION; AVAILABLE; TRANSACTION; TYPE; PARTICIPATING;
CRITERIA
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

13/5/38 (Item 24 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014185624 **Image available**
WPI Acc No: 2002-006321/200201
XRPX Acc No: N02-005411

Payment agent **system for electronic commercial transaction ,
judges whether price collection is possible from consumer 's account and
pays price for goods to manufacturer based on judgment**

Patent Assignee: TOKYO ELECTRIC POWER CO INC (TOEP)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001283131	A	20011012	JP 2000101623	A	20000403	200201 B

Priority Applications (No Type Date): JP 2000101623 A 20000403

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001283131	A		11	G06F-017/60	

Abstract (Basic): JP 2001283131 A

NOVELTY - A manufacturer (2) transmits a payment agent demand to an agent, on receiving the order of goods from a specific consumer (1). When a payment agent demand is received, a judging unit of the agent judges whether a price collection is possible from the account of the consumer. Based on the judgment, the agent pays the price of the goods to the manufacturer.

USE - For electronic commercial transaction on internet.

ADVANTAGE - Enables safer commercial transaction both to the consumer and the manufacturer, reliably.

DESCRIPTION OF DRAWING(S) - The figure shows the payment agent system. (Drawing includes non-English language text).

Consumer (1)

Manufacturer (2)

pp; 11 DwgNo 1/4

Title Terms: PAY; AGENT; SYSTEM; ELECTRONIC; COMMERCIAL; TRANSACTION;
JUDGEMENT; PRICE; COLLECT; POSSIBILITY; CONSUME; ACCOUNT; PAY; PRICE;
GOODS; MANUFACTURE; BASED

Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

13/5/39 (Item 25 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014159302 **Image available**
WPI Acc No: 2001-643530/200174
XRPX Acc No: N01-481518

**Dealing procedure consignment system for free market transaction in
internet, allocates price fixing agent for each selling goods, to collect
goods price and purchase commission from buyer**

Patent Assignee: SANKEI LIVING SHINBUNSHA KK (SANK-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001256370	A	20010921	JP 200064185	A	20000308	200174 B

Priority Applications (No Type Date): JP 200064185 A 20000308

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001256370	A		4	G06F-017/60	

Abstract (Basic): JP 2001256370 A

NOVELTY - A price fixing agent (11) is assigned to deal the goods introduced for selling by a **seller** (12). The desired goods is selected by a **buyer** (13) through **homepage** (10) and set selling conditions. The total price of goods and **purchase** commission are received from the **buyer** by the fixing **agent**. The commission deducted **money** is paid to the **seller**.

USE - For consignment of dealing procedures in free market transaction using internet.

ADVANTAGE - Achieves smooth transaction, by avoiding complicated dealings. Ensures effective selling of large amount of goods, by facilitating indication of several goods on homepage.

DESCRIPTION OF DRAWING(S) - The figure shows partial block diagram of dealing procedure consignment system. (Drawing includes non-English language text).

Homepage (10)

Price fixing agent (11)

Seller (12)

Buyer (13)

pp; 4 DwgNo 1/1

Title Terms: DEAL; PROCEDURE; CONSIGNMENT; SYSTEM; FREE; MARKET;

TRANSACTION; ALLOCATE; PRICE; FIX; AGENT; SELL; GOODS; COLLECT; GOODS;

PRICE; PURCHASE; COMMISSION; BUY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/40 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014050211 **Image available**

WPI Acc No: 2001-534424/200159

Gateway system for internet electronic commerce

Patent Assignee: IP INFORMATION & COMMUNICATION LTD (IPIN-N)

Inventor: SUNG C H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001027286	A	20010406	KR 9938977	A	19990913	200159 B

Priority Applications (No Type Date): KR 9938977 A 19990913

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001027286	A		1	G06F-017/60	

Abstract (Basic): KR 2001027286 A

NOVELTY - A gateway system for an internet electronic commerce is provided for a customer to offer various information by obtaining personal information through a visitor and a member, thereby making a database for a purchase pattern and collecting information of a shopping mall through a searching engine.

DETAILED DESCRIPTION - If a customer(1) inputs one's ID and password, an agent system(2) stores personal information in a database(3) and supplies a vWallet software to the customer(1), and renders the customer to install the a vWallet software in one's computer. If the customer(1) inputs wanted commodity and the cost, the agent system(2) provides commodity information and proposal information based on searched data through a searching engine of a **cyber** shopping mall. The **customer** (1) selects a commodity to be **purchased** and **pays** the cost in the **agent** system(2). If the **customer** (1) sends the

order sheet information and paying information to the agent system(2), the agent system(2) sends the paying information to a transaction bank. Because double signature is used in sending process, the agent system(2) does not know paying information and the transaction bank does not know the order sheet information.

pp; 1 DwgNo 1/10

Title Terms: GATEWAY; SYSTEM; ELECTRONIC

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/41 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014037165 **Image available**

WPI Acc No: 2001-521378/200157

XRPX Acc No: N01-386297

Electronic purchase of goods over a communication network, involves using third party to pay second party for the goods purchased by the first party

Patent Assignee: IPRIVACY LLC (IPRI-N)

Inventor: SHAYKIN L P; STOLFO S J; YEMINI Y

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200108066	A1	20010201	WO 2000US19888	A	20000720	200157 B
AU 200062290	A	20010213	AU 200062290	A	20000720	200157

Priority Applications (No Type Date): US 99360812 A 19990726

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200108066 A1 E 161 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200062290 A G06F-017/60 Based on patent WO 200108066

Abstract (Basic): WO 200108066 A1

NOVELTY - First party computers (106) and second party **merchants**, represented by second party computers (110), communicate over a communications **network** (102) via a proxy server computer (108). A **third party**, represented by a **third party** computer (116), **pays** the second party **merchants** for the goods **purchased** by the first party **customers** and debits the accounts of the first party **customers**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also provided for the following:

- (a) a method in altering the information within a content layer;
- (b) a communication system;
- (c) a method for providing a database of the first party's transactions

USE - Electronic purchase of goods over a communication network.

ADVANTAGE - Provides improved privacy for network users. Reduces unwanted collection and/or dissemination of information related to the users of the network. Ensures efficient delivery of goods while securing the private and personal information of the first party with respect to the second party and unauthorized parties. Reduces fraudulent purchases in electronic commerce transactions. Shares information relating to electronic purchases of goods from vendors, retailers, or merchants and provide a database for the purpose of determining the performance of the vendors and retailers. Improves filtering of information from network users to prevent unauthorized access of information.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic goods purchase system.

Communications network (102)
First party computers (106)
Proxy server computer (108)
Second party computers (110)
Third party computer (116)
pp; 161 DwgNo 3/14

Title Terms: ELECTRONIC; PURCHASE; GOODS; COMMUNICATE; NETWORK; THIRD; PARTY; PAY; SECOND; PARTY; GOODS; PURCHASE; FIRST; PARTY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/42 (Item 28 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013985292 **Image available**

WPI Acc No: 2001-469506/200151

XRPX Acc No: N01-348493

Agency service system for performing electronic commercial transaction, settles accounts in card company after confirming shipping of goods to purchaser and pays price of goods to selling person form bank

Patent Assignee: TELECOM SYSTEM INT KK (TELE-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001167163	A	20010622	JP 99346110	A	19991206	200151 B

Priority Applications (No Type Date): JP 99346110 A 19991206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001167163	A		8	G06F-017/60	

Abstract (Basic): JP 2001167163 A

NOVELTY - The broker introduces selling **person** 's selling desire goods in a **website** . The **purchaser** views **website** , selects and displays desired goods to the **broker** . Accounts are **settled** temporarily to **broker** after confirming the account number of credit card input by the **purchaser** . Selling **person** ships the goods to purchaser after determination of temporary sales. Broker settles the accounts in card company and pays prices of goods to selling person after confirming shipping of goods to purchaser.

USE - For performing electronic commercial transaction.

ADVANTAGE - **Electronic commercial transaction** is performed safely and efficiently, since the **broker** inbetween **selling person** and the **purchaser** performs temporary **settlement** of accounts after confirming account number of credit card of **purchaser** .

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of agency service procedure0. (Drawing includes non-English language text).

pp; 8 DwgNo 1/4

Title Terms: AGENT; SERVICE; SYSTEM; PERFORMANCE; ELECTRONIC; COMMERCIAL;

TRANSACTION; SETTLE; ACCOUNT; CARD; COMPANY; AFTER; CONFIRM; SHIPPING;

GOODS; PURCHASE; PAY; PRICE; GOODS; SELL; PERSON; FORM; BANK

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00; G07F-019/00

File Segment: EPI

13/5/43 (Item 29 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013897619

WPI Acc No: 2001-381832/200140

XRPX Acc No: N01-279996

Method of securely providing customer information to an Internet merchant by providing an intermediary site logging authenticated customers and providing their information to a subscribing merchant

Patent Assignee: AMAZON.COM INC (AMAZ-N)

Inventor: BUI H Q

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200143033	A1	20010614	WO 2000US33506	A	20001208	200140 B
AU 200120830	A	20010618	AU 200120830	A	20001208	200161

Priority Applications (No Type Date): US 99457839 A 19991209

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200143033 A1 E 58 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200120830 A G06F-017/60 Based on patent WO 200143033

Abstract (Basic): WO 200143033 A1

NOVELTY - The intermediary information service stores customer information together with associated user ID and passwords. A merchant solicits customers on a website and provides for use of the intermediary site, e.g. on a checkout web page. If the customer chooses to use the intermediary site that site authenticates the **customer** and provides the **customer** information, preferably encrypted, to the **merchant**. The **customer** information may include **payment** and shipping information. The **intermediary** may aggregate **purchase** histories to generate **customer** interests profiles which may be used by **merchants** to customize their **websites**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for

(a) a system for securely providing customer information to an Internet merchant

(b) a method by which an Internet merchant can securely obtain customer information.

USE - Internet selling and e-commerce.

ADVANTAGE - Security through a third party intermediary.

pp; 58 DwgNo 0/12

Title Terms: METHOD; SECURE; CUSTOMER; INFORMATION; MERCHANT; INTERMEDIARY; SITE; LOG; AUTHENTICITY; CUSTOMER; INFORMATION; SUBSCRIBER; MERCHANT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/44 (Item 30 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013781347 **Image available**

WPI Acc No: 2001-265558/200127

XRPX Acc No: N01-189938

Graphical user interface pages generation system includes integration engine which is accessed so that customized data is included in the page

Patent Assignee: JUST IN TIME SOLUTIONS INC (JUST-N)

Inventor: BROWN M; DAS R K; DISCHLER G; LANZA M; RADOVANCEVICH M P; TWYMAN N M; VALENTE B

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200067176	A2	20001109	WO 2000US11676	A	20000501	200127 B
AU 200045014	A	20001117	AU 200045014	A	20000501	200127

Priority Applications (No Type Date): US 99304237 A 19990503

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200067176 A2 E 86 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200045014 A G06F-017/60 Based on patent WO 200067176

Abstract (Basic): WO 200067176 A2

NOVELTY - A presentation engine is configured or designed to render graphical user interface pages using page templates (222) so that page corresponding to respective page template is accessed. The customized data which is to be included in page is obtained by accessing integration engine that communicates with presentation engine.

DETAILED DESCRIPTION - One of the page templates include static information and custom tags that represent customized data associated with data stored in backend computing system. The integration engine access specific information from backend computing system. The integration engine enables computer system to access information from remote data sources by normalizing data from remote data sources.

INDEPENDENT CLAIMS are also included for the following:

- (a) bill penetration system;
- (b) billing system;
- (c) advertising information targeting method;
- (d) graphical user interface page generating method;
- (e) graphical user interface page generation program;
- (f) integration engine;
- (g) communication facilitating method;
- (h) communicating facilitating program;
- (i) presentation engine;
- (j) graphical user interface information generation method;
- (k) automated customer self care facilitating method;
- (l) mail rendering system

USE - For dynamically generating graphical **user** interface pages over computer **network** using customized data from backend computing system for **bill** presentment, **electronic** commerce **transaction** accent management in banking services, **brokerage** services, catalog shopping services, air line reservation services, other e-commerce service.

ADVANTAGE - A consumer or user accesses desired information from customized backend computing system or legacy system. The system uses server interface model for interfacing consumer or user with customized backend computing systems of one or more specific service providers. New applications for call requests is implemented without requiring modification and recompilation of the user and server machine code.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic block diagram of rendering system.

Page template (222)

pp; 86 DwgNo 2/20

Title Terms: GRAPHICAL; USER; INTERFACE; PAGE; GENERATE; SYSTEM; INTEGRATE; ENGINE; ACCESS; SO; DATA; PAGE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/45 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013606608 **Image available**

WPI Acc No: 2001-090816/200110

XRPX Acc No: N01-068830

Third party commission returning method to consumer in global computer network , involves paying portion of commission from third party to consumer due to purchase of goods or services from vendor's site

Patent Assignee: DASH.COM INC (DASH-N)

Inventor: ABRAM J A; DOWHAN C G; KAUFMAN D L; KAUFMAN V M; PRIEST J S

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200058861	A1	20001005	WO 2000US8323	A	20000329	200110 B
AU 200040430	A	20001016	AU 200040430	A	20000329	200110

Priority Applications (No Type Date): US 99281034 A 19990330

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200058861 A1 E 50 G06F-017/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200040430 A G06F-017/00 Based on patent WO 200058861

Abstract (Basic): WO 200058861 A1

NOVELTY - The third party affiliated with a consumer, is identified through consumer's access via third party link, to vendor's site. The goods or services are purchased from vendor's sight by the consumer. Then, commission is paid to third party. A portion of commission paid to the third party is determined for paying that commission to the consumer.

DETAILED DESCRIPTION - The consumer is affiliated with third party by incorporating an affiliate identification identifying third party within consumer's computer system. An INDEPENDENT CLAIM is also included for commission returning program.

USE - For returning all or portion of commission earned by third party to consumer in e-commerce conducted on global computer network.

ADVANTAGE - Third party is enabled to ascertain commissions generated by consumer without relying on information supplied by vendor or consumer, and the third party returns all or portion of commission generated by purchases, to each individual consumer, therefore the consumer is benefited through affiliation of third party and vendor without having to modify purchasing practices.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart depicting modified affiliate program.

pp; 50 DwgNo 5/13

Title Terms: THIRD; PARTY; COMMISSION; RETURN; METHOD; CONSUME; GLOBE; COMPUTER; NETWORK; PAY; PORTION; COMMISSION; THIRD; PARTY; CONSUME; PURCHASE; GOODS; SERVICE; VENDING; SITE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/00

International Patent Class (Additional): G06F-015/00; G06F-015/163;

G06F-017/60 ; G06F-019/00; G06F-157/00

File Segment: EPI

13/5/46 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013588938 **Image available**

WPI Acc No: 2001-073145/200109

XRPX Acc No: N01-055531

Electronic commerce system for use on public network , in which settling site is provided by settlement agent having contracts with user and service provider, and acts for payment concerning transactions between user and service provider

Patent Assignee: HITACHI LTD (HITA)

Inventor: ISHIKAWA T; KOSUKEGAWA Y; MATSUOKA K; MIYAMOTO Y; TOSHIMA H

Number of Countries: 026 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1059597	A2	20001213	EP 2000111865	A	20000608	200109 B
JP 2000353194	A	20001219	JP 99164207	A	19990610	200115

Priority Applications (No Type Date): JP 99164207 A 19990610

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1059597	A2	E	23	G06F-017/60	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

JP 2000353194	A		15	G06F-017/60	
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Abstract (Basic): EP 1059597 A2

NOVELTY - The electronic commerce system uses a public network, and includes an electronic commerce site (B') which provides an EC site server supplied by the service provider, and a communication server performing communication with a program provided by a settlement agent, acting for payment (C) and set to the user terminal.

DETAILED DESCRIPTION - The electronic commerce system is implemented on a public network (D) e.g. the Internet, and includes a user terminal (A') used by a user (A) for buying and receiving products or services. An electronic commerce (EC) site (B') is provided by the service provider (B) for browsing and ordering the products or services. A settling site (C') is provided by a settlement agent (C) having contracts with the user (A) and service provider (B), and acts for payment concerning transactions between user (A) and service provider (B), and implements online application of services through the public network. The user terminal (A'), and EC (B') and settling (C') sites are interconnected by a public network. INDEPENDENT CLAIMS are included for; a method for doing e-commerce on electronic commerce site.

USE - Carrying out electronic commerce over a public network e.g. the Internet.

ADVANTAGE - Protects transaction process information against spoofing and pretending as a false service provider by a malicious third party. Uses a public network and improves protection against system leakage. Protects information against sniffer while using public network.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of an exemplary configuration of an electronic commerce system in accordance with an embodiment of the invention.

User (A)

User terminal (A')

Service provider (B)

EC site (B')

Settlement agent (C)

Settling site (C')

pp; 23 DwgNo 1/15

Title Terms: ELECTRONIC; SYSTEM; PUBLIC; NETWORK; SETTLE; SITE; SETTLE;

AGENT; CONTRACT; USER; SERVICE; ACT; PAY; TRANSACTION; USER; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00; G09C-001/00;

H04L-012/56; H04M-011/00

File Segment: EPI

13/5/47 (Item 33 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012795009 **Image available**

WPI Acc No: 1999-601239/199951

XRPX Acc No: N99-443252

System for party-to-party invoice and past due notice presentment with

payment on demand over open networks using tamperproof electronic units,
referred to as trusted agents

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ROSEN S S

Number of Countries: 085 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9949427	A1	19990930	WO 99US3094	A	19990212	199951 B
AU 9932921	A	19991018	AU 9932921	A	19990212	200009
US 6081790	A	20000627	US 9845244	A	19980320	200036
EP 1068597	A1	20010117	EP 99942598	A	19990212	200105
			WO 99US3094	A	19990212	
JP 2002508552	W	20020319	WO 99US3094	A	19990212	200222
			JP 2000538324	A	19990212	

Priority Applications (No Type Date): US 9845244 A 19980320

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9949427	A1	E	90	G07F-007/10	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9932921	A				Based on patent WO 9949427
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US 6081790	A			G06F-017/00	
------------	---	--	--	-------------	--

EP 1068597	A1	E		G07F-007/10	Based on patent WO 9949427
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Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

JP 2002508552	W		93	G06F-017/60	Based on patent WO 9949427
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Abstract (Basic): WO 9949427 A1

NOVELTY - System uses 2 electronic processing devices (2,4), 1 to create presentation ticket from stored invoice data securely sent with invoice data to 2nd processing device. This latter device determines which invoices are for paying and creates corresponding remittance advice which it securely sends to the 1st device. This device creates a commercial payment ticket corresponding to the remittance advice.

DETAILED DESCRIPTION - The commercial payment ticket is securely sent to the 2nd device, which then securely sends electronic money to the 1st device based on the remittance advice.

An INDEPENDENT CLAIM is included for a method of secure payment.

USE - For providing a system for party-to-party invoice and past due notice presentment with payment on demand over open **networks** using tamperproof **electronic** units, referred to as trusted **agents**, in combination with **money** modules to create a secure **merchant** presentment and **customer** payment **transaction**.

ADVANTAGE - Securely presents advices, notices and payment tickets over an open network.

DESCRIPTION OF DRAWING(S) - The drawing shows the merchant and the customer trusted device interaction.

the two electronic processing devices (2 and 4)

pp; 90 DwgNo 1/22

Title Terms: SYSTEM; PARTY; PARTY; INVOICING; PASS; NOTICE; PAY; DEMAND;

OPEN; NETWORK; TAMPER; ELECTRONIC; UNIT; REFER; AGENT

Derwent Class: T05

International Patent Class (Main): G06F-017/00; **G06F-017/60** ; G07F-007/10

International Patent Class (Additional): G07F-007/08

File Segment: EPI

13/5/48 (Item 34 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012530742 **Image available**

WPI Acc No: 1999-336848/199928

XRPX Acc No: N99-252405

User interface for personal online banking system

Patent Assignee: INTUIT INC (INTU-N)

Inventor: ALTEKRUSE C A; BHATT P; SCHRADER J A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5903881	A	19990511	US 97869580	A	19970605	199928 B

Priority Applications (No Type Date): US 97869580 A 19970605

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5903881	A	27	G06F-017/60	

Abstract (Basic): US 5903881 A

NOVELTY - The processor operates in conformation with the received transaction instruction information (169) from a financial institution and updates first and second account balance of a user selected account in response to new uncleared transaction displayed in a mini-checkbook (181) and displays the updated account balance concurrently as an online statement (150) in the display.

DETAILED DESCRIPTION - The display of the user interface (140) is separated into three display areas and the first display area the outbox (167) contains the list of transaction instruction selected for the user account. The transaction instruction for the selected account number is transferred to the processor and is removed from the first display area and is displayed together with the uncleared transaction list (180) in a second display area which is the mini-checkbook.

The cleaning of the uncleared transaction of the selected account number by the financial institution after a data (174) of last cleared transaction is received and is then removed from the second display area and is displayed in the cleared transaction list concurrently in a third display area which is fitted online statement.

INDEPENDENT CLAIMS are also included for the following:

(a) computer implementation method for integrating multiple diverse transaction into a single account of a user held by a financial institution;

(b) computer readable memory having computer program executable by a processor for producing a user interface of an online banking system.

USE - For integrating key banking tasks and information requirements to perform variety of useful **transactions** in a bank, a clearing house, an **electronic transaction** institution, vendors, **merchants**, **billing** agencies, **brokerages**, insurance companies etc.

ADVANTAGE - The integration and simultaneous presentation of three different types of transactions and two account balances in a single user interface presents a complete view of both financial institution data and customer data in one screen. The integrated user interface increases ease of use and reduces both the time taken to perform account management and bill payment. The transactor type interface provides efficient and quick accessing of bill payments and avoids over drafts without having to navigate to multiple user interfaces or engage in multiple time consuming tasks. By including mini-checkbook with the online statement, limitations in existing bank centric software products such as the inability to store uncleared transactions entered by the user or to integrate uncleared transaction with the cleared transaction to provide a running balance is overcome. Enhances the integration of account information by providing two distinct account balances for the user. Provides user with a complete view of the user selected account and allows for integration of account management, bill payment, checkbook transactions and balance determination all through a single user display and thereby facilitates the user to see the status of all his/her banking activities with a single glance. The user interface of online banking system supports E-mail based messaging from users to their financial institution or others.

DESCRIPTION OF DRAWING(S) - The figure is an illustration of user interface for online banking systems.

User interface (140)

Online statement (150)

Outbox (167)
Transaction instruction information (169)
Uncleared transaction list (180)
Mini-checkbook (181)
pp; 27 DwgNo 7/17

Title Terms: USER; INTERFACE; PERSON; BANK; SYSTEM
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-019/00
File Segment: EPI

13/5/49 (Item 35 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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012300162 **Image available**
WPI Acc No: 1999-106268/199909
XRPX Acc No: N99-076665

**Modelling electronic cash transaction system by computerised simulation -
by defining simulation parameters, characteristics of at least one
creator agent, smart card issuer agents, merchant agents, consumer agents
and then running simulation according to parameters and characteristics**

Patent Assignee: AT & T CORP (AMTT)
Inventor: EZAWA K J; NAPIORKOWSKI G
Number of Countries: 013 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9901833	A1	19990114	WO 98US12790	A	19980619	199909 B
AU 9881540	A	19990125	AU 9881540	A	19980619	199923
US 5949045	A	19990907	US 97888024	A	19970703	199943

Priority Applications (No Type Date): US 97888024 A 19970703

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9901833	A1	E	44	G06F-017/60	
Designated States (National): AU CA CN JP KR MX NZ					
Designated States (Regional): CH DE FR GB PT					
AU 9881540	A			G06F-017/60	Based on patent WO 9901833
US 5949045	A			G06F-017/60	

Abstract (Basic): WO 9901833 A

The method of modelling an electronic cash transaction system by computerised simulation involves defining the simulation parameters. The characteristics of at least one creator **agent** of the **electronic cash transaction** system are defined. The characteristics of smart card issuer **agents** of the **electronic cash transaction** system are defined. The characteristics of **merchant agents** of the **electronic cash transaction** system are defined.

The characteristics of **consumer agents** of the **electronic cash transaction** system are defined. A computer simulation is run in accordance with the parameters and the characteristics and data indicative of electronic cash transactions conducted by the agents is generated. Circles indicative of the agents with which an agent conducts the majority of the agent's electronic cash transactions are defined.

ADVANTAGE - Allows modelling of individual transactions and generation of data indicative of behavioural patterns in statistically relevant population from which trends which indicate fraudulent or counterfeit transactions may be observed.

Dwg.1/5

Title Terms: MODEL; ELECTRONIC; CASH; TRANSACTION; SYSTEM; COMPUTER;
SIMULATE; DEFINE; SIMULATE; PARAMETER; CHARACTERISTIC; ONE; CREATION;
AGENT; SMART; CARD; ISSUE; AGENT; MERCHANT; AGENT; CONSUME; AGENT; RUN;
SIMULATE; ACCORD; PARAMETER; CHARACTERISTIC
Derwent Class: T01; T04; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

13/5/50 (Item 36 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011130740 **Image available**
WPI Acc No: 1997-108664/199710
XRPX Acc No: N97-089950

**System for facilitating open distribution of electronic money - uses
tamper proof electronic units, trusted agents, in combination with
money modules to create secure transaction environment where
customers may purchase or sell electronic money from merchants
using crewdit or debit cards**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ROSEN S S

Number of Countries: 071 Number of Patents: 021

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9641315	A1	19961219	WO 96US2569	A	19960311	199710	B
AU 9653555	A	19961230	AU 9653555	A	19960311	199716	
NO 9705670	A	19980120	WO 96US2569	A	19960311	199814	
			NO 975670	A	19971205		
EP 830656	A1	19980325	EP 96910330	A	19960311	199816	
			WO 96US2569	A	19960311		
CZ 9703805	A3	19980415	WO 96US2569	A	19960311	199821	
			CZ 973805	A	19960311		
US 5745886	A	19980428	US 95488248	A	19950607	199824	
SK 9701673	A3	19980909	WO 96US2569	A	19960311	199848	
			SK 971673	A	19960311		
HU 9801603	A2	19981028	WO 96US2569	A	19960311	199850	
			HU 981603	A	19960311		
AU 697632	B	19981015	AU 9653555	A	19960311	199902	
JP 10511788	W	19981110	WO 96US2569	A	19960311	199904	
			JP 97500429	A	19960311		
EP 830656	B1	19990428	EP 96910330	A	19960311	199921	
			WO 96US2569	A	19960311		
DE 69602265	E	19990602	DE 602265	A	19960311	199928	
			EP 96910330	A	19960311		
			WO 96US2569	A	19960311		
BR 9608559	A	19990706	BR 968559	A	19960311	199938	
			WO 96US2569	A	19960311		
ES 2132909	T3	19990816	EP 96910330	A	19960311	199939	
NZ 305540	A	19991028	NZ 305540	A	19960311	199953	
			WO 96US2569	A	19960311		
MX 9709725	A1	19980701	MX 979725	A	19971205	200012	
KR 99022340	A	19990325	WO 96US2569	A	19960311	200023	
			KR 97708820	A	19971204		
RU 2145439	C1	20000210	WO 96US2569	A	19960311	200048	
			RU 98100475	A	19960311		
CZ 287663	B6	20010117	WO 96US2569	A	19960311	200107	
			CZ 973805	A	19960311		
KR 289956	B	20010515	WO 96US2569	A	19960311	200223	
			KR 97708820	A	19971204		
HU 220576	B1	20020328	WO 96US2569	A	19960311	200234	
			HU 981603	A	19960311		

Priority Applications (No Type Date): US 95488248 A 19950607

Cited Patents: EP 501697; US 4529870; US 4823264; WO 9310503; WO 9530211

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9641315 A1 E 88 G07F-007/08

Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE
DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE
LS LU MC MW NL OA PT SD SE SZ UG

AU 9653555 A Based on patent WO 9641315

EP 830656	A1 E		Based on patent WO 9641315
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU			
MC NL PT SE			
CZ 9703805	A3		Based on patent WO 9641315
US 5745886	A	55 G06F-017/60	
HU 9801603	A2		Based on patent WO 9641315
AU 697632	B		Previous Publ. patent AU 9653555
			Based on patent WO 9641315
JP 10511788	W	86 G06F-017/60	Based on patent WO 9641315
EP 830656	B1 E		Based on patent WO 9641315
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU			
MC NL PT SE			
DE 69602265	E		Based on patent EP 830656
			Based on patent WO 9641315
BR 9608559	A		Based on patent WO 9641315
ES 2132909	T3		Based on patent EP 830656
NZ 305540	A		Based on patent WO 9641315
MX 9709725	A1	G07F-007/08	
KR 99022340	A	G07F-007/08	Based on patent WO 9641315
RU 2145439	C1	G06F-017/60	Based on patent WO 9641315
CZ 287663	B6	G07F-007/08	Previous Publ. patent CZ 9703805
			Based on patent WO 9641315
KR 289956	B	G06F-017/60	Previous Publ. patent KR 99022340
			Based on patent WO 9641315
HU 220576	B1	G07F-007/08	Based on patent WO 9641315

Abstract (Basic): WO 9641315 A

The distribution system has a customer trusted agent (2) associating and securely communicating with a money module (6). A merchant trusted agent (4) establishes a cryptographically secure session with the customer agent. A second money module associated and securely communicates with the merchant agent, and establishes a second cryptographic secure session with the first money module.

The **customer** agent provides **electronic money purchase** information and an account credential to the **merchant agent**, who provides a receipt, and accesses the authorisation **network** to initiate a process using information from the **purchase** information and the credential. On receiving authorisation, the **merchant agent** initiates a **electronic money** transfer from the second to the first money module.

USE/ADVANTAGE - Uses tamper proof electronic units, trusted agents, to distribute electronic money. Facilitates distribution of electronic money, using tamper proof electronic units, referred to as trusted agents.

Dwg.1/21

Title Terms: SYSTEM; FACILITATE; OPEN; DISTRIBUTE; ELECTRONIC; MONEY; TAMPER; PROOF; ELECTRONIC; UNIT; AGENT; COMBINATION; MONEY; MODULE; SECURE; TRANSACTION; ENVIRONMENT; CUSTOMER; PURCHASE; SELL; ELECTRONIC; MONEY; MERCHANT; DEBIT; CARD

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-007/08

International Patent Class (Additional): C07F-007/08; G06F-019/00;

G06F-157-00

File Segment: EPI

X

Set	Items	Description
S1	24	AU=(GERMAN D? OR GERMAN, D? OR TSUEI H? OR TSUEI, H?)
S2	1933030	BROKER? OR AGENT? OR INTERMEDIAR? OR (THIRD OR 3RD)()PARTY OR MIDDLEMAN OR MIDDLEMEN
S3	112703	S2(5N)(PAY????? OR BILL???? OR CHARG? OR SETTLE? OR DUES OR CASH? OR MONEY)
S4	14527	S3(5N)(TRANSACT? OR SALE? OR TRADE? OR PURCHASE? OR BUY??? OR SELL???)
S5	1295	S4(5N)(ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTRA- NET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? - OR WWW OR CYBER OR LAN OR WAN OR ELECTRONIC?)
S6	413	S5(5N)(USER? OR PERSON? OR MEMBER? OR SOMEONE OR PEOPLE? OR BUYER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SURFER? OR TRADER? OR BIDDER? OR SELLER? OR MERCHANT?)
S7	184	S6 NOT PY>1999
S8	173	S7 NOT PD=19990914:20020715
S9	89	RD (unique items)

?show files

File 15:ABI/Inform(R) 1971-2002/Jul 20
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File 16:Gale Group PROMT(R) 1990-2002/Jul 22
(c) 2002 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2002/Jul 22
(c)2002 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2002/Jul 22
(c) 2002 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2002/Jul 22
(c) 2002 The Gale Group

File 95:TEME-Technology & Management 1989-2002/Jul W3
(c) 2002 FIZ TECHNIK

9/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01818895 04-69886
How the biotech gold-rush came to Cambridge
Senter, Al
Management Today PP: 88-91 Apr 1999
ISSN: 0025-1925 JRNL CODE: MTO
WORD COUNT: 3029

...TEXT: for the super-rich and don't go to them, so the number of potential **buyers** is limited. Second, **sellers** dislike **paying** commission to **middlemen** .

Auctions lose their rarefied reputation **online** , and QXL is able to handle a potentially infinite number of bidders and run several...

9/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01746216 03-97206
2039
Setton, Dolly
Forbes v162n14 PP: 22-24 Dec 28, 1998
ISSN: 0015-6914 JRNL CODE: FBR
WORD COUNT: 1048

...TEXT: Fed is going to be even more important than today because we will be using **electronic cash** . **Transactions** will not go through **intermediaries** but directly from **buyer** to **seller** . The major impact will be monumental increases in the turn of money in the economy...

9/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01571723 02-22712
Everybody's trading online
Mateyaschuk, Jennifer
Informationweek n666 PP: 14 Jan 26, 1998
ISSN: 8750-6874 JRNL CODE: IWK
WORD COUNT: 143

TEXT: **ONLINE STOCK- TRADing** companies are giving **traditional brokerage** houses a run for their **money** .

The number of **people trading** stocks **online** grew by more than 150% in six months, according to a recent phone survey of...

9/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01541220 01-92208
@work
Cohen, Sacha
Training & Development v51n11 PP: 14-17 Nov 1997
ISSN: 1055-9760 JRNL CODE: STD
WORD COUNT: 1387

...TEXT: With the advent of micropayment services, such as Millicent from Digital Equipment Corporation, Maynard, Massachusetts, **Internet users** can **buy** scrip from certified **brokers** and then **trade** the " **money** "

for products and services on the Web. Then, online vendors exchange scrip for cold cash...

9/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01534052 01-85040
Business customers connected at Royal Bank
Orenstein, Alison F
Bank Systems & Technology v34n12 PP: 52 Dec 1997
ISSN: 1045-9472 JRNL CODE: BSE
WORD COUNT: 371

...TEXT: We have plans to eventually offer some of our other electronic banking products over the **Internet**, including balance and **transaction** reporting for larger businesses, tax **payments**, foreign exchange **transactions** and **third - party payments**."

The **Internet** package for commercial **customers** is slated to be available by yearend. "We are trying to design packages so they...

9/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01525922 01-76910
Record volume floods brokers, tests Web sites
Ouellette, Tim; Deck, Stewart; Nash, Kim S
Computerworld v31n44 PP: 0 1, 112 Nov 3, 1997
ISSN: 0010-4841 JRNL CODE: COW
WORD COUNT: 702

...TEXT: infuriated many Internet investors.

But observers said the problems weren't any different from what **traditional**, full-service **brokerages** experienced when about 2 **billion** shares **traded** hands Tuesday.

"[**Online traders**] were as prepared as full-service brokers," said Michael Gazala, an analyst at Forrester Research...

9/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01492218 01-43206
The organization of private payment networks
Weinberg, John A
Economic Quarterly (Federal Reserve Bank of Richmond) v83n2 PP: 25-43 Spring 1997
ISSN: 1069-7225 JRNL CODE: ERR
WORD COUNT: 8005

...TEXT: result is true, note first that the connection fee must be at least cs, since **sellers** have no incentive to **sell** at a loss. **Agent** 1, however, will not **pay** cs to join the **network**, since joining saves him at most bilateral costs of co (if agent 3 is in...

9/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01434601 00-85588

E-commerce gets set

Radcliff, Deborah

Software Magazine v17n6 PP: 86-90 Jun 1997

ISSN: 0897-8085 JRNL CODE: SMG

WORD COUNT: 1880

...TEXT: Research Inc., Cambridge, Mass., the Internet will be abuzz with business. How much? Forrester claims **Internet** -based business-to-business **transactions** will generate \$66 **billion** for **online merchants** and **intermediaries** ; **online consumer** -to-retail **purchases** will bring in some \$37 **billion**; and electronic banking and financial services will reap \$22...

9/3,K/9 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01345088 99-94484

OCC issues guidance on stored-value risks

Anonymous

ABA Bank Compliance v17n10 (Regulatory & Legislative Advisory Supplement)

PP: 7-8 Oct 1996

ISSN: 0887-0187 JRNL CODE: BCP

WORD COUNT: 397

...TEXT: and may distribute the value directly or indirectly through an intermediary;

* Distributing banks distribute or **sell electronic cash** either as **agent** or underwriter for the issuer;

* **Transaction** -authorizing banks validate the **customer** 's card for a merchant prior to the transaction;

* Redeeming banks serve as the intermediary...

9/3,K/10 (Item 10 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01322732 99-72128

Opening the information warehouse

Humby, Clive

Marketing PP: 34-37 Sep 19, 1996

ISSN: 0025-3650 JRNL CODE: MAR

WORD COUNT: 1093

ABSTRACT: A data warehouse is a collection of information from many different sources, such as **electronic point-of- sale , billing , sales , customer** services and **3rd - party** suppliers. If properly designed it will facilitate easy, online analysis and drill down. In short...

...TEXT: pitfalls

A data warehouse is a collection of information from many different sources, such as **electronic point-of- sale , billing , sales , customer** services and **third - party** suppliers. If properly designed it will facilitate easy, online analysis and 'drill down'. In short...

9/3,K/11 (Item 11 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01281744 99-31140

How the cash flows

Teitelman, Robert; Davis, Stephen

Institutional Investor v30n8 PP: 58-73 Aug 1996
ISSN: 0020-3580 JRNL CODE: IL
WORD COUNT: 9484

...TEXT: hushed world, newer constituencies bang on the door: corporations, anxious to move toward low-cost **electronic** data interchange; **money** managers, **brokers** and **traders** seeking to improve efficiencies in securities transactions; nonbank intermediaries intent on beating the banks at...

9/3,K/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01252935 99-02331

Regulating Russia's capital markets

Viehe, Karl; Barenboim, Peter D; Rozhetskin, Leonid
International Financial Law Review v14n11 PP: 18-21 Nov 1995
ISSN: 0262-6969 JRNL CODE: IFL
WORD COUNT: 3097

...TEXT: Nasdaq. Through the RTS, a broker/dealer in any of the four markets can conduct **on - line** negotiations and execute **transactions** locally or with a **broker** in another **member** centre. RTC **settlements** are to be made within three days for shares of companies with registrars in Moscow...

9/3,K/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01246685 98-96080

A survey of insurance industry and regulatory applications on the Internet

Krohm, Gregory
Journal of Insurance Regulation v14n4 PP: 518-548 Summer 1996
ISSN: 0736-248X JRNL CODE: JIA
WORD COUNT: 10417

...TEXT: products that meet specific specifications, e.g. mens' size 11 wool Argyle socks. The software- **agent** could actually **pay** for the **purchase** with an **electronic** funds transfer. If a **person** instructs an out-of-state computer running an agent program to search for and buy...

9/3,K/14 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01233438 98-82833

Banks find "home ATM" niche appeals to mass market PC owners

Sraeel, Holly
Bank Systems & Technology v33n6 PP: 36 Jun 1996
ISSN: 1045-9472 JRNL CODE: BSE
WORD COUNT: 544

...TEXT: Home Pay product is embedded with technology that, as merchants and processors make it available, **consumers** can both receive and pay **bills electronically**. Down the road: Home **Broker**, a stock and mutual fund **trading** program, as well as loan origination and insurance products.

In addition, Home Financial plans to...

9/3,K/15 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01223260 98-72655

Money in electronic commerce: Digital cash, electronic fund transfer, and Ecash

Panurach, Patiwat

Communications of the ACM v39n6 PP: 45-50 Jun 1996

ISSN: 0001-0782 JRNL CODE: ACM

WORD COUNT: 4172

X

...TEXT: and

*Large-value (ranging from thousands to millions of dollars) interbank overseas fund transfers. Conceptually, **electronic** checking, and almost all

electronic payments , involves three **agents** -the **buyer** , the **seller** , and the intermediary. The **buyer** initiates a transaction with the seller, and the seller demands payment. The buyer then obtains...

9/3,K/16 (Item 16 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00843603 94-92995

Banks can soon offer alternative investments by telephone

Anonymous

Bank Marketing v26n3 PP: 48-49 Mar 1994

ISSN: 0888-3149 JRNL CODE: BNM

WORD COUNT: 655

...TEXT: services on an outsourcing basis to banks in the Mid-Atlantic region.

Pershing, a securities **trading** clearinghouse and retail **online brokerage** service, will execute **trades** and **settle transactions** . Pershing will also give **consumers** **personal** help with their trades, within guidelines pertaining to discount brokers.

Banks will sell the screen...

9/3,K/17 (Item 17 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00659161 93-08382

Money Managers' Shopping List

Michaels, Jenna

Wall Street & Technology v10n4 PP: 51-54 Dec 1992

ISSN: 1060-989X JRNL CODE: WSC

WORD COUNT: 1958

...TEXT: between choosing a security to buy, for instance, and actually purchasing it, says Spaulding. With **electronic** links to **brokers** , **money** managers and **buy** -side **traders** will be able to take advantage of market opportunities a little quicker,

9/3,K/18 (Item 18 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00381105 87-39939

High Tech Innovations in Home Sales in Boston

Warrock, Anna M.

New England Business v9n15 PP: 61-62 Sep 21, 1987

ISSN: 0164-3533 JRNL CODE: NEN

...ABSTRACT: wanting to sell their property. Thomas A. Pfau, founder of Videotex Publishing Inc., started an **online** real estate service called RealNet. **Sellers** and **brokers** **pay** for classified advertisements, which are available free to users with a personal computer (PC) and...

9/3,K/19 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00298922 85-39356
On-Line Research You Can Use
Schmerken, Ivy
Wall Street Computer Review v3n2 PP: 36-38, 62-64 Dec 1985
ISSN: 0738-4343 JRNL CODE: WSC

...ABSTRACT: on the computer screen to provide rapid and accurate delivery of financial information to investors, **brokers**, **traders**, and **money** managers. While the better known **electronic** news services, such as Mead Data Central's Nexus and CompuServe Inc., have routinely included...

9/3,K/20 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00165225 82-06786
Currency Management: Texaco's Controversial Bow as a Money Broker
Reier, Sharon
Institutional Investor v16n2 PP: 183-185 Feb 1982
ISSN: 0020-3580 JRNL CODE: IL

...ABSTRACT: the first money broker to openly peddle interbank trading services to corporations. Up to now, **money brokers** have served only their **traditional network** of bank **customers**, while the banks have jealously guarded the rights to their multinational customers. David Crikelair, Ful...

9/3,K/21 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06550867 Supplier Number: 55396660 (USE FORMAT 7 FOR FULLTEXT)
U.S. Wireless Data and Paymentech Sign Transaction Processing Agreement.
PR Newswire, p8506
August 10, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 807

... the industry today.
About Paymentech
Paymentech (www.paymentech.com), founded in 1985, provides full-service **electronic payment** solutions in **merchant** acquiring and **third - party transaction** processing. The company processes approximately 2.5 billion bankcard transactions and \$75 billion in sales...

9/3,K/22 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

06524191 Supplier Number: 55298622 (USE FORMAT 7 FOR FULLTEXT)
Amcore Brokerage Unit Begins Offering On-Line Trading, Research, and Quotes.
Anderson, Amy L.

American Banker, v164, n144, p8
July 29, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 375

... to convert to on-line trading.

Amcore predicts that 25% of its 4,000 brokerage customers will use the on - line brokerage . The bank plans to charge about \$19.95 per trade , up to 1,000 shares.

"We're not competing against E-Trade," Mr. Kennebeck said...

9/3,K/23 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06515873 Supplier Number: 55264872 (USE FORMAT 7 FOR FULLTEXT)
First Data, Bank One Merchant Processing Alliance Combines With Paymentech to Become Number Two in Nation.
PR Newswire, p9487
July 27, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 594

... at www.firstdatacorp.com .

Paymentech, founded in 1985 and headquartered in Dallas, provides full- service **electronic payment** solutions for **merchants** and **third - party transaction** processing. The consummation of this merger creates the second largest processor of bankcard transactions in...

9/3,K/24 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06515471 Supplier Number: 55264381 (USE FORMAT 7 FOR FULLTEXT)
Paymentech Shareholders Approve First Data Purchase of Paymentech's Outstanding Public Shares.
PR Newswire, p8987
July 26, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 183

... remaining 52.5 percent.

Paymentech, founded in 1985 and headquartered in Dallas, provides full- service **electronic payment** solutions for **merchants** and **third - party transaction** processing. The consummation of this merger will create the second largest processor of bankcard transactions...

9/3,K/25 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06486218 Supplier Number: 55151411 (USE FORMAT 7 FOR FULLTEXT)
The 'Fed' of Credit Unions Gives Little Guys a Hand. (Brief Article) (Statistical Data Included)
Snel, Ross
American Banker, v164, n131, p13
July 12, 1999
Language: English Record Type: Fulltext
Article Type: Brief Article; Statistical Data Included
Document Type: Magazine/Journal; Trade
Word Count: 491

... service bureau for the electronic commerce services, which eventually could include financial news and even **on - line securities trading** through partnerships with **brokerages** . **Member** credit unions would be **charged** based on the number of their members who use the services.

U.S. Central will...

9/3,K/26 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06426929 Supplier Number: 54947793 (USE FORMAT 7 FOR FULLTEXT)
Brokat Seeks Inroads To U.S. Market.
Collie, Shimon Van
Bank Technology News, pITEM99172014
June, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1491

... built the platform and saw it could support any organization distributing products and services on **electronic** channels."

Twister supports legacy business **transactions** such as **brokerage** , **bill payment** , **money** transfers and **cash** management. It also enables **users** to conduct bank transactions over a mobile phone using short messaging systems and over a...

9/3,K/27 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06381142 Supplier Number: 54774273 (USE FORMAT 7 FOR FULLTEXT)
M&I Data Services Appoints New Senior Vice President to Investment Technologies Division.
PR Newswire, p1354
June 2, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 350

... graphical statements; and TrustDesk enables a point of origin and paperless front office environment, providing **on - line** , real-time information. AdvisorWeb provides **trade** origination and tracking capabilities for **third - party money** managers, while Invest/CFA offers **users** a portfolio investment analysis system.

Geschke earned his bachelor's degree at University of Wisconsin...

9/3,K/28 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06366657 Supplier Number: 54724178 (USE FORMAT 7 FOR FULLTEXT)
Corillian and AmSouth Bank Announce the Integration of the Voyager V-BILL Solution With the TransPoint Internet Bill Delivery System.
PR Newswire, p7879
May 26, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 570

... to handle Internet-delivered financial transactions. The Voyager platform supports an array of Applications including **Internet** based banking, **bill payment** , **brokerage** , **bill** presentment and small business **transactions** to **customers** using OFX-enabled **personal** financial management software and browser-based (HTML) interfaces.

"Corillian is committed to delivering applications that...

9/3,K/29 (Item 9 from file: 16)

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06337522 Supplier Number: 54625117 (USE FORMAT 7 FOR FULLTEXT)

Department of Justice Clears First Data Acquisition of the Outstanding Public Shares of Paymentech, Inc.

PR Newswire, p9634

May 13, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 188

... on the Internet at www.firstdatacorp.com .

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants** , **third - party transaction** processing, and total commercial card payment programs. Paymentech is a leading acquirer of bankcard transactions...

9/3,K/30 (Item 10 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06334644 Supplier Number: 54616329 (USE FORMAT 7 FOR FULLTEXT)

Wall Data Strengthens Its Cyberprise Partner Network with the Addition of Leading-Industry Application and Service Providers.

Business Wire, pl488

May 12, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 883

... provides enterprise marketing support solutions for companies who have frequent points of contact with their **customers** throughout the organization, including **sales** , **customer** service, **billing** and remote retail/ **agent** locations. www.nfusiontech.com

-- Orion Consulting provides information technology consulting services to meet companies' systems development needs...

9/3,K/31 (Item 11 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06326054 Supplier Number: 54589577 (USE FORMAT 7 FOR FULLTEXT)

HomeGain.com Secures Funding From Technology Crossover Ventures, Launches Extensive Ad Campaign With SF Interactive.

PR Newswire, p6082

May 10, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 609

... HomeGain.com was developed through focus groups and discussions with real estate experts and home **sellers** . The result is a comprehensive **online** service for both home **sellers** and real estate **agents** that reduces the time and **money** involved in the home- **selling** process.

NOTE: Product and company names herein may be trademarks of their respective owners.

9/3,K/32 (Item 12 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06308285 Supplier Number: 54524235 (USE FORMAT 7 FOR FULLTEXT)
The Corillian Voyager Platform Implementation for AmSouth Bank Achieves OFX Certification.
PR Newswire, p0712
May 3, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 470

... to handle Internet-delivered financial transactions. The Voyager platform supports an array of applications, including **Internet** -based banking, **bill payment**, **brokerage**, **bill presentment** and small business **transactions** to **customers** using OFX-enabled **personal** financial management software and browser-based (HTML) interfaces. Corillian Client Applications enable financial institutions to...

9/3,K/33 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06282955 Supplier Number: 54427987 (USE FORMAT 7 FOR FULLTEXT)
Tocom aluminum trading rises and shines.
FURUKAWA, TSUKASA
American Metal Market, v107, n73, p8(1)
April 16, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 535

... step of deregulation in commodity trading following the revision of Japanese law last year, commissions **charged** by Tocom **brokers** to **customers** for **electronic** -commerce **trading** or transactions over the **Internet** were liberalized effective April 1, reportedly prompting some brokers to cut commissions by between 20...

9/3,K/34 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06270734 Supplier Number: 54382403 (USE FORMAT 7 FOR FULLTEXT)
Government Requests Additional Information in Paymentech Acquisition.
PR Newswire, p1104
April 15, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 240

... on the Internet at www.firstdatacorp.com.
Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech is a leading acquirer of bankcard transactions...

9/3,K/35 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06209845 Supplier Number: 54171623 (USE FORMAT 7 FOR FULLTEXT)
Paymentech in Agreement for Acquisition of Outstanding Shares.
PR Newswire, p9765
March 22, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 469

... efficiency to do that even more effectively."

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech is a leading acquirer of bankcard transactions...

9/3,K/36 (Item 16 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06176512 Supplier Number: 54041604 (USE FORMAT 7 FOR FULLTEXT)

Don't worry. Be happy?(distributors' concern over Intel's \$1 billion-a-month online sales)(Company Business and Marketing)

Fraone, Gina

Electronic Business, v25, n3, p28(1)

March, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 414

... Santa Clara, aggregate inventory from multiple electronics distributors and make this inventory available to professional **buyers** via the **Internet**. These **third - party** distributors make **money** by taking a 1% to 2% slice of transactions, says Goldberg.

It is the partial...

9/3,K/37 (Item 17 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06138338 Supplier Number: 53898639 (USE FORMAT 7 FOR FULLTEXT)

Paymentech Signs Letter of Intent With First Data for Merchant Processing Services.

PR Newswire, p6932

Feb 17, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 401

... market have given Paymentech its leadership position."

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the third largest...

9/3,K/38 (Item 18 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06116665 Supplier Number: 53720758 (USE FORMAT 7 FOR FULLTEXT)

Wireless and Telecom Companies Increase Automation of Customer Billing With Recurring Payments.

PR Newswire, p0042

Feb 8, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 734

... insufficient fund bank charges are also reduced.

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions in **merchant** acquiring, **third - party transaction** processing and commercial card **payment** and information programs. The company processed approximately 2.2 billion total transactions and approximately \$54...

9/3,K/39 (Item 19 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06116663 Supplier Number: 53720754 (USE FORMAT 7 FOR FULLTEXT)
**First Data and iMALL Launch MerchantStuff.com, the First One-Stop Solution
Enabling Internet Commerce.**
PR Newswire, p0041
Feb 8, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 968

... that have built storefronts but need real-time e-commerce services
so they can accept **transactions on - line**, including **merchants** using
third - party payment providers. Both StoreWizard and AddonWizard
incorporate e-commerce services including product catalogs, shopping carts,
sales...

9/3,K/40 (Item 20 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06101644 Supplier Number: 53669225 (USE FORMAT 7 FOR FULLTEXT)
**International Payment Challenges to be Highlighted at 1999 Electronic
Commerce Conference.**
PR Newswire, p4342
Jan 29, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 487

... globe to service local markets.
About Paymentech
Paymentech, Inc., founded in 1985, provides full-service **electronic
payment** solutions for **merchants**, **third - party transaction**
processing, and total commercial card payment programs. Paymentech
(www.paymentech.com) is the largest credit...

9/3,K/41 (Item 21 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06085601 Supplier Number: 53606024 (USE FORMAT 7 FOR FULLTEXT)
**Paymentech Reports \$7.7 Million in Earnings for Second Quarter of Fiscal
1999; 40% Earnings Growth Driven by Increased Revenue and Expanding
Margin.**
PR Newswire, p8288
Jan 21, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 934

... card programs and is attracting larger clients."
Paymentech, Inc., founded in 1985, provides full-service **electronic
payment** solutions for **merchants**, **third - party transaction**
processing, and total commercial card payment programs. Paymentech
(www.paymentech.com) is the third largest...

9/3,K/42 (Item 22 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05915558 Supplier Number: 53143217 (USE FORMAT 7 FOR FULLTEXT)
Paymentech to Acquire Mellon Bank's Merchant Processing Portfolio; Parties Also Plan Exclusive Marketing Agreement.
PR Newswire, p2068
Oct 29, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 488

... at www.mellon.com on the Internet.
Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions in **merchant** acquiring, **third - party transaction** processing and commercial card **payment** and information programs. The company processed 1.9 billion total transactions and approximately \$49.3...

9/3,K/43 (Item 23 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05900598 Supplier Number: 53111780 (USE FORMAT 7 FOR FULLTEXT)
Paymentech Reports \$5.0 Million in Earnings for First Quarter of Fiscal 1999; Strong Business Volume and Continued Operational Improvements.
PR Newswire, p6893
Oct 22, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 632

... in an industry that demands continuous innovation."
Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants , third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the third largest...

9/3,K/44 (Item 24 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv..

05900596 Supplier Number: 53111778 (USE FORMAT 7 FOR FULLTEXT)
Paymentech Appoints New Chairman of the Board and New Chief Financial Officer.
PR Newswire, p6904
Oct 22, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 423

... deliver that product and technology," continued Patsley.
Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants , third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the third largest...

9/3,K/45 (Item 25 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05881746 Supplier Number: 53065475 (USE FORMAT 7 FOR FULLTEXT)
eCHARGE(TM) Offers Reduced Merchant Partner Program Rates as Show Special.
PR Newswire, p5604
Oct 7, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 240

... new Internet payment technology, has announced a special show offer to merchants. eCHARGE(TM) enables **customers** to apply charges from **Internet transactions** to their phone **bills** or other **third party billing** systems, such as utility **bills** or smart cards.

eCHARGE(TM) is offering reduced merchant partner program rates through two programs...

9/3,K/46 (Item 26 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05865539 Supplier Number: 53019436 (USE FORMAT 7 FOR FULLTEXT)
CyberSource and Paymentech Join Forces to Provide Robust Payment Capability and Attack Credit Card Fraud.
PR Newswire, p6704
Sept 22, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1144

... globe to service local markets.
About Paymentech
Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the largest credit...

9/3,K/47 (Item 27 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05664682 Supplier Number: 50127344 (USE FORMAT 7 FOR FULLTEXT)
Discover Brokerage Direct Offers First Round-the-Clock Trading and Execution of U.S. Treasuries.
Business Wire, p06290370
June 29, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 742

... s (3/97)

-- Best overall online brokerage in 1998 -- Barron's (3/98)
-- Best overall **online broker** in 1998 -- Smart **Money** (2/98)
-- Best **online broker** for **customer** satisfaction -- Smart **Money**
Interactive, January 1998

Online trading milestones:

August 1995 first to offer fully automated real time access to quotes and graphs...

9/3,K/48 (Item 28 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05646002 Supplier Number: 50097944 (USE FORMAT 7 FOR FULLTEXT)
Paymentech, Global Card Services and Checkmate Offer Resolution to Hotels and Resorts.
Business Wire, p6181200
June 18, 1998

Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 749

... advertising applications. (www.ckmate.com).

Paymentech, Inc. (NYSE: PTI), founded in 1985, provides full-service **electronic payment** solutions in **merchant** acquiring, **third - party transaction** processing and commercial card **payment** and information programs. The company processed approximately 1.6 billion total transactions and approximately \$46...

9/3,K/49 (Item 29 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05626622 Supplier Number: 50051943 (USE FORMAT 7 FOR FULLTEXT)

The future of low-value payments

Electronic Payments International, n131, pN/A

June 1, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newsletter; Trade

Word Count: 958

... magazine articles, sound files and other information.

Digital hopes to sell Millicent vendor software to **online merchants**. Banks would serve as **third - party** processors, redeeming Millicent tokens and **charging merchants transaction** fees. Digital, which has reported that it is in negotiation with several banks, has yet...

9/3,K/50 (Item 30 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05574592 Supplier Number: 48441446 (USE FORMAT 7 FOR FULLTEXT)

E*TRADE COMES TO AUSTRALIA IN FIRST VENTURE OUTSIDE US

Computergram International, n3396, pN/A

April 24, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 108

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...inaugural internet-only stock broking service. For a premium price of \$32.2 a trade, **customers** can buy and **sell** shares **online** - **traditional discount brokerages** typically **charge** only \$19.50-\$26. Nevertheless, E*Trade's bundled online stock services could be compelling
...

9/3,K/51 (Item 31 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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05569506 Supplier Number: 48434597

Small electronic cash transactions made possible

Business Times (Singapore), p10

April 20, 1998

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

ABSTRACT:

...services, and gambling over the Internet. It is a three-party system, consisting of the **seller**, **buyer** and **broker**. It uses **electronic**

cash coupons, called scrip.

...

9/3,K/52 (Item 32 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05467442 Supplier Number: 48286370 (USE FORMAT 7 FOR FULLTEXT)
New Japan Radio to Write Off Up to 1.5 Billion Yen After Agent's Bankruptcy
Comline Telecommunications, pN/A
Feb 10, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 122

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...Radio <6911> says it will write off part of about 1.5 billion yen in
bills receivable it holds on **sales agent** Dainichi Denshi, an
electronic parts trader located in Tokyo, as those bills become
irrecoverable or delinquent after the agent's bankruptcy...

9/3,K/53 (Item 33 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05432916 Supplier Number: 48238752 (USE FORMAT 7 FOR FULLTEXT)
Paymentech Reports \$6.7 Million in Earnings for Second Quarter of Fiscal 1998.
Business Wire, p01210082
Jan 21, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1028

... merchants both stateside and internationally," said Patsley.
Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech is the third largest processor of bankcard...

9/3,K/54 (Item 34 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05357798 Supplier Number: 48148960 (USE FORMAT 7 FOR FULLTEXT)
Royal Bank Enters Technology Alliance
Orenstein, Alison F.
Bank Systems + Technology, pN/A
Dec, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 750

... We have plans to eventually offer some of our other electronic banking products over the **Internet**, including balance and **transaction** reporting for larger businesses, tax **payments**, foreign exchange **transactions** and **third - party payments**."

The **Internet** package for commercial **customers** is slated to be available by year-end. "We are trying to design packages so...

9/3,K/55 (Item 35 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05320859 Supplier Number: 48099643 (USE FORMAT 7 FOR FULLTEXT)
Record volume floods brokers, tests Web sites
Computerworld, p001
Nov 3, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 694

... infuriated many Internet investors.

But observers said the problems weren't any different from what **traditional**, full-service **brokerages** experienced when about 2 **billion** shares **traded** hands Tuesday.

"[**Online traders**] were as prepared as full-service brokers," said Michael Gazala, an analyst at Forrester Research...

9/3,K/56 (Item 36 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05294833 Supplier Number: 48062166 (USE FORMAT 7 FOR FULLTEXT)
DLJDirect invests in ads to promote new name
Birger, Jo
Crain's New York Business, p4
Oct 20, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 515

... price wars in the online brokerage business. After two years of price cutting, almost every **on - line broker** is now **charging** between \$8 and \$30 per **trade**, an insignificant difference for **someone** trading 1,000 shares.

'The consumer is going to be looking at other things, including...

9/3,K/57 (Item 37 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05270301 Supplier Number: 48029662 (USE FORMAT 7 FOR FULLTEXT)
Fidelity Cuts Online Stock Trading Price To \$14.95.
Business Wire, p10061280
Oct 6, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1139

... commission savings, superior service and access to investment information," said Robert Mazzearella, president of Fidelity **Brokerage** Services, Inc.

Active **traders** will **pay** a flat **online** fee of \$14.95 for up to 1,000 shares of stock. Trades from 1...

9/3,K/58 (Item 38 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05088767 Supplier Number: 47470220 (USE FORMAT 7 FOR FULLTEXT)
HomeShark helps home buyers save time and money ; Online mortgage broker offers ease of use, education and deep discounts.
Business Wire, p06170120
June 17, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 844

HomeShark helps home buyers save time and money ; Online mortgage broker offers ease of use, education and deep discounts.

9/3,K/59 (Item 39 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05006854 Supplier Number: 47353539 (USE FORMAT 7 FOR FULLTEXT)
UNISOURCE SET WITH E-COMMERCE TRIALS
Network Briefing, pN/A
May 2, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 253

Its Smart Access system, will charge commission to **Internet** -based **buyers** and **sellers** that use its '**cash** register' - an **intermediary** repository for **electronic cash** during **transactions** .
The cash register, containing several cash cards, will hold electronic cash in between transactions and...

9/3,K/60 (Item 40 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04974500 Supplier Number: 47308705 (USE FORMAT 7 FOR FULLTEXT)
UNISOURCE BRANCHES INTO ELECTRONIC CASH, WITH INTERNET TRADING SYSTEM
Computergram International, n3143, pN/A
April 18, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 309

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...With its Smart Access system, the company intends to generate income by charging commission to **Internet** -based **buyers** and **sellers** to use its "**cash** register," an **intermediary** repository to and from which **electronic** cash would be sent during transactions. Julian Wilson, director of service development explained that the...

9/3,K/61 (Item 41 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04827652 Supplier Number: 47103118 (USE FORMAT 7 FOR FULLTEXT)
CYBERCASH ADDS E-CHECK TO ON-LINE PAYMENT OPTIONS
Corporate EFT Report, v17, n2, pN/A
Feb 5, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 976

... Reserve in Regulation E -- NACHA rules offer no such exemption. And as long as a **trader** can cancel a **transaction** by suggesting the **electronic payment** wasn't authorized, **brokers** will back away from the ACH.

"If you could have a ... digital certificate, issued by...

9/3,K/62 (Item 42 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04793194 Supplier Number: 47053754 (USE FORMAT 7 FOR FULLTEXT)

GC Tech's GlobeID Payment Internet commerce software supports Microsoft Merchant Server.

Business Wire, p01211286

Jan 21, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 835

... personal financial data stored in a consumer's PC which is liable to tampering. Instead, **merchants** and **consumers** conduct **online transactions** through a "trusted intermediary" naturally involved in **payment** processing, such as banks. The trusted intermediary certifies and authenticates the offer and order, in...

X

9/3,K/63 (Item 43 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

04780447 Supplier Number: 47036412 (USE FORMAT 7 FOR FULLTEXT)

GC Tech introduces Globe ID payment 1.5, new version of secure Internet payment software.

Business Wire, p01141299

Jan 14, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1137

... personal financial data stored in a consumer's PC which is liable to tampering. Instead, **merchants** and **consumers** conduct **online transactions** through a "trusted intermediary" naturally involved in **payment** processing, such as a bank. In addition to securing the payment portion of a transaction...

9/3,K/64 (Item 44 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04650963 Supplier Number: 46842345 (USE FORMAT 7 FOR FULLTEXT)

Microsoft Makes It Simple to Sell on the Web; Release of Merchant Server Expected to Ignite Internet Commerce

PR Newswire, p1030SFW008

Oct 30, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 2093

... core about reducing the need for custom development, supporting legacy system integration and having secure **third - party payment**."

For businesses that want to **sell** on the **Web**, **Merchant Server** presents an end-to-end solution. Highlights include these:

* Merchant Server minimizes custom development...

9/3,K/65 (Item 45 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

04632472 Supplier Number: 46815047 (USE FORMAT 7 FOR FULLTEXT)

The End on Intermediaries? Don't Be So Sure

American Banker, p2A

Oct 21, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 882

... of seizing.

Forrester Research Inc. of Cambridge, Mass., has an acronym for them: ITBs, or **Internet transaction brokers**. These entities would **charge** fees for bringing **buyers** and **sellers** together, but would have no direct interest in or ownership of the given product.

"Buyers...

9/3,K/66 (Item 46 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

04381299 Supplier Number: 46425634 (USE FORMAT 7 FOR FULLTEXT)

Banks Find 'Home ATM' Niche Appeals to Mass Market PC Owners

Bank Systems + Technology, p36

June, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 442

... Home Pay product is embedded with technology that, as merchants and processors make it available, **consumers** can both receive and pay **bills electronically**. Down the road: Home **Broker**, a stock and mutual fund **trading** program, as well as loan origination and insurance products.

In addition, Home Financial plans to...

9/3,K/67 (Item 47 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

04362398 Supplier Number: 46397870 (USE FORMAT 7 FOR FULLTEXT)

I-COMMERCE: GC TECH'S GLOBE ID TECHNOLOGY CHOSEN FOR INTERNATIONAL JOINT ELECTRONIC PAYMENTS INITIATIVE PROJECT FOR SECURE ELECTRONIC PAYMENTS ON THE INTERNET; GC TECH ESTABLISHES HEADQUARTERS IN SILICON ALLEY

EDGE, on & about AT&T, pN/A

May 20, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 657

... and the international licensing of its Globe ID technology.

The Globe ID system allows Internet **merchants** and **customers** to process **electronic payment transactions** through a trusted **third party**, such as a local bank or financial institution. Once a customer establishes a Globe ID...

9/3,K/68 (Item 48 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04349171 Supplier Number: 46378564 (USE FORMAT 7 FOR FULLTEXT)

GC Tech's Globe ID technology chosen for international joint electronic payments initiative project for secure electronic payments on the Internet; GC Tech establishes headquarters in Silicon Alley.

Business Wire, p5131268

May 13, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 683

... and the international licensing of its Globe ID technology.

The Globe ID system allows Internet **merchants** and **customers** to process **electronic payment transactions** through a trusted **third party**, such as a local bank or financial institution. Once a customer establishes a Globe ID...

9/3,K/69 (Item 49 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04348297 Supplier Number: 46377265 (USE FORMAT 7 FOR FULLTEXT)
PC QUOTE ANNOUNCES AGREEMENT TO ACQUIRE MONEYLINE CORPORATION
PR Newswire, p510CLF005
May 10, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 480

... from GovPX; Spear Leeds & Kellogg; Stires, O'Donnell & Co.; and AFX
News. MoneyLine's current **Internet** subscribers include such clients as
money managers, **brokers**, futures **traders**, portfolio managers and
banks.

"We are extremely pleased with the potential of this acquisition to...

9/3,K/70 (Item 50 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04323040 Supplier Number: 46337164
With The World Wide Web, Who Needs Wall Street?
Business Week, pl20
April 29, 1996
Language: English Record Type: Abstract
Document Type: Magazine/Journal; General Trade

ABSTRACT:

...researchers etc., online brokers have few offices and no brokers, which
keeps overhead low. Consequently, **Internet brokers** are able to **charge**
less per **trade**, as well as let **customers** trade on the weekend and
off-hours when traditional brokers are not available. Customers can...

9/3,K/71 (Item 51 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04286727 Supplier Number: 46281723 (USE FORMAT 7 FOR FULLTEXT)
Telecom One acquires TCS Network Services.
Business Wire, p4041028
April 4, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 195

... and offices in Milwaukee and Indianapolis from which it serves
several thousand customers, employs 15 **people** and manages a nationwide
network of more than 100 independent **sales agents**.

CONTACT: **Bill** Rodi, President, 708/571-2700

9/3,K/72 (Item 52 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04267989 Supplier Number: 46252443 (USE FORMAT 7 FOR FULLTEXT)
COMPUSERVE INKS DEAL WITH NATIONAL DISCOUNT BROKERS
PR Newswire, p0326CLTU023
March 26, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 428

CompuServe(R) users who trade online with National Discount Brokers will pay a flat fee of \$20 for any size Nasdaq trade. The fee for exchange-listed...

9/3,K/73 (Item 53 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

04076840 Supplier Number: 45936817 (USE FORMAT 7 FOR FULLTEXT)
Charter Media launches first real-time stock market analysis service on the Internet; Briefing is the first service delivering intra-day analysis of the stock, bond, and foreign exchange markets on the World Wide Web.
Business Wire, p11141035
Nov 14, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 603

... provides real-time stock, bond and foreign exchange analysis -- equivalent to services used by professional traders at banks and brokerages -- at no charge .

"The Internet allows us to provide the individual investor with professional financial analysis that has traditionally cost...

9/3,K/74 (Item 54 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

02937128 Supplier Number: 43971276 (USE FORMAT 7 FOR FULLTEXT)
MERRIN DEVELOPS THE FIRST INTERACTIVE TRADING WORKSTATION FOR WALL STREET
PR Newswire, p1
July 15, 1993
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1014

... STREET

NEW YORK, NY., April 7 /PRNewswire/ -- Merrin Financial, Inc. has developed the first interactive trading workstation for Wall Street brokers , market makers, traders and money managers.

The PC network -based Merrin financial Trading Platform, which costs \$2,500 a month in its base configuration...

9/3,K/75 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10644632 SUPPLIER NUMBER: 20942315 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Paymentech Reports 27% Increase in Core Earnings for Final Quarter of Fiscal Year 1998
PR Newswire, p723DATH023
July 23, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 830 LINE COUNT: 00104

... entry into new credit card acceptance markets."
Paymentech, Inc., founded in 1985, provides full-service electronic payment solutions for merchants , third - party transaction processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the third largest...

9/3,K/76 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10460498 SUPPLIER NUMBER: 21131113 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Edify Unveils Industry's First Complete Bill Presentment and Payment Solution

PR Newswire, p916SFW036

Sept 16, 1998

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1360 LINE COUNT: 00124

... Edify will use OFX 1.5 as the protocol for exchanging relevant EBPP information with **third party** consolidators and **bill** publishers.

* CheckBook-Provides an **online transaction** registry, which gives the **customer** , control and management of their finances through automatic reconciliation, expense categorization and budget analysis. As...

9/3,K/77 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10323597 SUPPLIER NUMBER: 20913566 (USE FORMAT 7 OR 9 FOR FULL TEXT)

HomeCom Wins Credit Union Endorsement.

Business Wire, p7171020

July 17, 1998

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 707 LINE COUNT: 00067

... manage their entire financial life, quickly and easily. We will accomplish our mission through superior **user** interface design for secure banking **transactions** , **bill payment** , **bill** presentment, insurance shopping and **brokerage** services."

OneStep(tm) **Internet** Credit Union is the first step to Internet banking. Starting at \$99 per month, this...

9/3,K/78 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10155491 SUPPLIER NUMBER: 19844035 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Transaction taxes and electronic commerce: designing state taxes that work in an interstate environment.(The Post-Election Agenda: Implementation or Confrontation?)

Hellerstein, Walter

National Tax Journal, 50, n3, 593-606

Sep, 1997

ISSN: 0028-0283 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 8895 LINE COUNT: 00719

... he states:

The typical 900 number service, for example, uses the telephone company as a **third - party billing intermediary** , just as **Internet sellers** will use Cybercash. The telephone company bills the 900 service customer by including the charge...

9/3,K/79 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10136607 SUPPLIER NUMBER: 20516949 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Paymentech Reports \$4.3 Million in Earnings for Third Quarter of Fiscal
1998; New Business Growth and Operational Efficiencies Are Key Factors**
PR Newswire, p0423DATH010
April 23, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 740 LINE COUNT: 00095

... reducing capital expenditure requirements for fiscal 1999."
Paymentech, Inc., founded in 1985, provides full-service **electronic
payment** solutions for **merchants**, **third - party transaction**
processing, and total commercial card payment programs. Paymentech is the
third largest processor of bankcard...

9/3,K/80 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09913035 SUPPLIER NUMBER: 20061968 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Ringin up sales on the Internet. (managing payment collection)
(Internet/Web/Online Service Information)**
Ryan, Pat
InfoWorld, v19, n49, p87(2)
Dec 8, 1997
ISSN: 0199-6649 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1199 LINE COUNT: 00098

...ABSTRACT: gaining support. CyberCash is one of several services that
increases security by acting as an **intermediary** between **merchant** and
customer. **Electronic cash** is the best choice for **transactions** of
less than five dollars.

9/3,K/81 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09043560 SUPPLIER NUMBER: 18781196 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The end of intermediaries? Don't be too sure. (Internet, includes related
article on Providian Corp. World Wide Web site) (FutureBanking Supplement)**
American Banker, v161, n202, p2A(1)
Oct 21, 1996
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 941 LINE COUNT: 00078

... of seizing.
Forrester Research Inc. of Cambridge, Mass., has an acronym for them:
ITBs, or **Internet transaction brokers**. These entities would **charge**
fees for bringing **buyers** and **sellers** together, but would have no direct
interest in or ownership of the given product.
"Buyers...

9/3,K/82 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08915267 SUPPLIER NUMBER: 18566822 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Software for hard choices. (investment brokerage software) (Forbes ASAP)
(Industry Trend or Event)**
Gianturco, Michael
Forbes, v158, n5, pS33(2)
August 26, 1996
ISSN: 0015-6914 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1690 LINE COUNT: 00132

...ABSTRACT: of online stock trading has grown quickly, resulting in the development of software that helps **brokerages**, **traders** and investors save **money** and better track investments. **Online trading** services from **traditional brokerages** save the **brokerage** much **money** that is rarely transferred to the investor. Discount brokerages such as E*Trade offer lower...

9/3,K/83 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08486510 SUPPLIER NUMBER: 18032127 (USE FORMAT 7 OR 9 FOR FULL TEXT)
100% OF LOCAL MLS RESIDENTIAL DATABASE NOW ON THE INTERNET
PR Newswire, p227NYFNSO6
Feb 27, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 737 LINE COUNT: 00072

... according to Jack Johnson, the association's president and CEO. Unlike most of the commercial **online** services, Northwest MLS does not **charge** any additional fee to **agents**, **brokers** or **sellers** to post listings. Johnson said their research showed fee-based listing services only capture a...

9/3,K/84 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07748006 SUPPLIER NUMBER: 16659415 (USE FORMAT 7 OR 9 FOR FULL TEXT)
First Union and Open Market join forces to create a virtual community on the Internet.
Business Wire, p03151121
March 15, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 756 LINE COUNT: 00065

... information and business development opportunities for small to mid-sized companies.
Open Market Inc.'s **electronic transaction** infrastructure enables **merchants** to save **intermediary** and inventory **charges**, while **customers** enjoy quicker delivery, discounts and frequent buyer reward programs. Through the Internet, customers can make...

9/3,K/85 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07670942 SUPPLIER NUMBER: 16035465 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Buying or selling an agency? When to go for the broker. (Profitline)
Long, Felicity
Travel Weekly, v54, n3, p45(2)
Jan 12, 1995
ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 745 LINE COUNT: 00055

... from 8% to nothing -- that is, when the buyer pays the fee.
"We have a **network** of **buyers** who have agreed to **pay** us," Sweeney said.
A good **broker** also should have an extensive roster of buyers and sellers, he said.
"The people I...

9/3,K/86 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

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06471296 SUPPLIER NUMBER: 13169617 (USE FORMAT 7 OR 9 FOR FULL TEXT)
SPRINT TO HELP BROKERS WITH NEW ELECTRONIC TRADING SYSTEM
PR Newswire, p0614DC012
June 14, 1993
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 624 LINE COUNT: 00052

Merrin Financial has selected Sprint's SprintNet public data **network** for its InterMarket **Trading Network**. ITN will **electronically** connect **money** managers and **traders** to participating **brokerage** /execution systems, which execute **trades** on exchanges such as the NASDAQ, NYSE and American.

The Merrin contract with Sprint is...

9/3,K/87 (Item 13 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06184981 SUPPLIER NUMBER: 13237040 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Serial portfolio. (online securities trading)(includes listing of products and services)
Resnick, Rosalind
Compute, v14, n11, p90(4)
Dec, 1992
ISSN: 0194-357X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2191 LINE COUNT: 00165

ABSTRACT: Home-computer owners with a modem can **trade** securities **online**. This saves **money** by eliminating the **broker**'s fee. **Traders** can either **purchase** a commercial software package or trade through an online information service.

9/3,K/88 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01777749 SUPPLIER NUMBER: 16870794 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Switchless resellers.(includes related articles about resellers' trade association, glossary, and tips on choosing a switchless reseller)
Ousey, Alison
Teleconnect, v13, n2, p56(4)
Feb, 1995
ISSN: 0740-9354 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3054 LINE COUNT: 00242

... service as a multi-location customer from carrier. Signs up individual sites, generates own end- **user** bills. No switch or **network**, but does **sales**, **customer** service, and **billing** for L.D. calls.

SALES AGENTS: Businesses/groups who aren't direct employees of carrier, but who receive sales commissions from...

9/3,K/89 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01653309 SUPPLIER NUMBER: 15046845
Homemaker, computer user, day trader.
Birnbaum, Jane
New York Times, v143, Sat ed, col 3, p33(N) p37(L)
March 5, 1994
ISSN: 0362-4331 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: on the same day. Services such as the Reuters Money Network

information service are available **online** . **Users** must **pay** **brokerage** firms for use of **trading** services regardless of success or failure, but firms usually do not encourage day trading.

Set	Items	Description
S1	140	AU=(GERMAN D? OR GERMAN, D? OR TSUEI H? OR TSUEI, H?)
S2	234043	BROKER? OR AGENT? OR INTERMEDIAR? OR (THIRD OR 3RD)()PARTY OR MIDDLEMAN OR MIDDLEMEN
S3	1367304	PAY????? OR BILL???? OR CHARG? OR SETTLE? OR DUES OR CASH? - OR MONEY
S4	1896984	TRANSACT? OR SALE? OR TRADE? OR PURCHASE? OR BUY??? OR SELL?- ??
S5	2089430	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTRANET OR - WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW - OR CYBER OR LAN OR WAN OR ELECTRONIC?
S6	1946803	USER? OR PERSON? OR MEMBER? OR SOMEONE OR PEOPLE? OR BUYER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SURFER? OR TRADER? OR BIDDER? OR SELLER? OR MERCHANT?
S7	7960	S2(7N)S3
S8	984	S7(5N)S4
S9	82	S8(10N)S5
S10	44	S9 AND S6
S11	25	S10 NOT PY>1999
S12	21	S11 NOT PD=19990914:20020715
S13	20	RD (unique items)

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13/5/1 (Item 1 from file: 35)
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01705408 ORDER NO: AAD99-31181

AUCTIONING AND BIDDING IN ELECTRONIC COMMERCE: THE ONLINE AUCTION

Author: BEAM, CAROLINE MCHOLME

Degree: PH.D.

Year: 1999

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)

Chair: J. GEORGE SHANTHIKUMAR

Source: VOLUME 60/05-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2320. 251 PAGES

Descriptors: OPERATIONS RESEARCH ; ENGINEERING, INDUSTRIAL ; MASS

COMMUNICATIONS ; COMPUTER SCIENCE

Descriptor Codes: 0796; 0546; 0708; 0984

This dissertation investigates commercially feasible automated negotiation in electronic commerce. Three types of automated negotiation are investigated: automated bargaining, the online auction, and the online broker. A three-layered framework explains why multi-dimensional automated bargaining is not currently possible with existing electronic commerce technology. The framework also explains why automated price negotiation through the online auction is a thriving sector of electronic commerce, and why, despite some difficulties, online brokered marketplaces are partially feasible.

An overview of online auction activity during 1997–1998 is presented, and different business strategies are outlined. Within the framework of the online auction, a novel Markov chain model of the progression of the price vector of an online auction is presented. Extensions to multiple-item auctions and applications to dynamic inventory management are also given. The predictions of the model are compared to the results of actual online auctions, using data from a leading online auctioneer, Onsale, Inc.

The online brokered marketplace is also investigated. Using a continuous double auction as the matchmaking mechanism, a simulation of a dynamic brokered marketplace is created. This marketplace is used to investigate the effect of search costs and brokerage fees upon marketplace dynamics. A key finding is that when search costs are moderate, the **online** broker executes the most transactions, yields the highest **sale** prices, and can **charge** the highest **brokerage** fees.

To summarize, automated negotiation in **electronic** commerce is an emerging business phenomenon which is, in places, highly quantitative. Online auctions and online brokerages offer **buyers**, **sellers**, and middlemen many more degrees of freedom than do traditional channels, and hence new optimization problems arise. This dissertation applies the tools of operations research to help better understand and manage the online auction and the online broker.

13/5/2 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00535124 99IY05-001

Fidelity struggles with online-trading project -- The mutual-fund giant wants more of the day-trader market. It's proving hard to get

Warner, Bernhard

Industry Standard, The , May 3, 1999 , p24, 1 Page(s)

ISSN: 1098-9196

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports that Fidelity Investments is trying to create a retail service geared towards aggressive day **traders**. Comments that sources close to the Boston Broker, the service's inhouse name, say the company is having trouble completing the project, which is running late and over budget. States that the aim of the new Internet brokerage would be addressing

Fidelity's deficiency in the aggressive day **trader** market. Discloses Fidelity did not grant an interview and an employee dismissed the Boston Broker as a rumor. Notes Fidelity ranks fifth in the daily **trading** volume, even though its **online brokerage** business had \$134 **billion** in assets at the end of last year. Mentions that some Fidelity staffers, including those working on Boston Broker, question its value. Concludes that Fidelity's struggle to define its role in the electronic brokerage business is a common dilemma among brokerage firms. Includes one photo. (CT)

Descriptors: Investment; Stock Market; Business; Electronic Commerce; Internet; News

13/5/3 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00525442 99PW02-014

Trading **places: the top** online brokers -- We put our money on the line and traded with eight Web brokerages. Here are the best...no bull

Gerlach, Douglas

PC World , February 1, 1999 , v17 n2 p177-185, 7 Page(s)

ISSN: 0737-8939

Languages: English

Document Type: Buyer and Vendor Guide

Geographic Location: United States

Presents a **buyers** ' guide to online stock brokers. Reviews and rates eight competing brokers, with comparison based on fees, features, guarantee, ease of use, and quality of **customer** service. Explains that the evaluations were performed by posing as investors and opening accounts with each. Selects no overall best, but rather suggests that the choice should depend on what type of service the **user** wants from the broker. Notes that some provide the lowest rates, while others are best for frequent **traders** and still others provide high-quality services for the novice investor. Claims that overall, all online brokers are safe and secure; however, comments that they could all benefit from improved **customer** service. Includes one table and six screen displays. (kgh)

Descriptors: Stock Market; Online Transaction Processing; Investment; Web Sites; Electronic Commerce; Secure Electronic Transaction

13/5/4 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00477496 97CW11-004

Record volume floods brokers, tests Web sites

Ouellette, Tim; Deck, Stewart; Nash, Kim S

Computerworld , November 3, 1997 , v31 n44 p1, 112, 2 Page(s)

ISSN: 0010-4841

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports that the volume of online trades recently experienced by stock markets serves as a reality check for online brokerages concerning the problems of **electronic** commerce. Says some full-service **brokers** planned to reimburse **customers** for **money** lost in **trades** that were not completed when requested, while others performed trades without commissions at branch offices when **customers** could not make a trade over the telephone. Adds that online brokers experienced volumes that few had been prepared to handle. Also says the Internet creates different problems in verifying trade attempts that cannot be completed. Includes two charts. (dpm)

Descriptors: Stock Market; Electronic Commerce; Online Transaction Processing

13/5/5 (Item 4 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00456758 97WW04-409

Microtransactions prove to be a tough sell

Marable, Leslie

WebWeek, April 28, 1997, v3 n12 p15-16, 2 Page(s)

ISSN: 1081-3071

Company Name: DigiCash; CyberCash; IBM Corp.

Product Name: ecash; CyberCoin; Mini Pay

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Discusses the microtransaction business, which includes the electronic micropayment or microtransaction systems that substitute bits of data valued at less than \$10 for cash currency. Says that DigiCash's ecash, CyberCash's CyberCoin, and IBM Corp.'s Mini Pay provide electronic "wallets" or tokens for **consumers** and **merchants** to use **online**. Notes that these companies also act as **brokers** and **settle electronic cash transactions**. Notes that those involved in the microtransaction business remain optimistic, although **consumers** and **merchants** have been slow to adopt the technology. Adds that the largest hurdle is getting **consumers** to feel safe using the Internet. Predicts that the micropayment market will pick up in three to five years as companies like Visa Cash, Mondex International, and American Express offer smart cards that can be used both online and offline. (smg)

Descriptors: Online Transaction Processing; Electronic Commerce; Internet; **Consumer** Information; Corporate Strategy; Predictions

Identifiers: ecash; CyberCoin; Mini Pay; DigiCash; CyberCash; IBM Corp.

X

13/5/6 (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112922 DOCUMENT TYPE: Review

PRODUCT NAMES: R/3 (366366)

TITLE: ERP Fuels AS/400 Growth

AUTHOR: Callaghan, Dennis

SOURCE: MidRange Systems, v11 n14 p16(3) Sep 28, 1998

ISSN: 1041-8237

HOME PAGE: <http://www.midrangesystems.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

SAP's R/3, MAPICS XA, System Software Associates' BPCS, and Acadia Technologies' PRMS and KMS are highlighted in a discussion of the influence of enterprise resource planning (ERP) on the growth of AS/400 use. Many companies are installing ERP tools as part of their Y2K strategies, and the market for ERP software globally is expected to reach almost \$45 **billion** dollars in revenues, when **sales of third-party** services, hardware, databases, and **networking purchases** are included. SAP is an example of a company that has benefited from the dependability and ease of use of the AS/400, since its R/3 ERP solution, which was ported to the AS/400 in 1996, has reaped 620 AS/400 installations to date. The AS/400, according to SAP, is one of the best platforms on which to run R/3 in a three-tiered environment, which on the AS/400 can scale to 6,651 concurrent **users**. Only an IBM System 390 can support more **users**. Implementation time for R/3 on an AS/400e Series machine can take as little as 4.7 months, while implementation on UNIX and Windows NT requires over a year. The AS/400 is also the only platform that runs R/3 on one server. A business development manager for IBM small-to medium-sized business **customers** at SAP says, "In

general, the AS/400 is the fastest platform for R/3 implementations.' Topics covered include J D Edwards' AS/400-based financials systems; the first ERP implementation, MAPICS; other ERP vendors, including System Software Associates and Acacia Technologies; AS/400-based ERP overseas; predicting future markets; and small niche markets.

COMPANY NAME: SAP America Inc (524697)
DESCRIPTORS: Enterprise Resource Planning; IBM AS/400; OS/400; Software Marketing
REVISION DATE: 19990228

13/5/7 (Item 2 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00104383 DOCUMENT TYPE: Review

PRODUCT NAMES: ETrade (661546); e.Schwab Online Investing (645079); American Express Direct (679992); Fidelity Online Xpress (FOX) (286303)

TITLE: Defining Moment: Online Stock Sales
AUTHOR: Thackray, John
SOURCE: Information Week, v653 pl15(4) Oct 20, 1997
ISSN: 8750-6874
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The places that are making the most money on the Internet are the places that deal in money, such as stock brokerages. ETrade, DLJdirect, Fidelity Online Xpress, and Charles Schwab's e.Schwab Online Investing are the top four profitable sites. About half of 40 brokerages online are breaking even or making a profit. Even startups like AmeriTrade and ETrade are making money. This is unusual for the Internet. Stock commissions are beginning to diversify on the Web as well, with some houses charging more than others. Often **customers** gravitate to the bargain basements to save money on transactions. As a result, the number of transactions is going up on these sites as **customers** no longer worry about paying steep commissions. In addition, these sites compete with traditional brokerages by offering more information. The **customer** no longer has to wait for stock prices. With the Internet, this information and more about companies is available instantaneously. This too is driving up the number of transactions. However, there are some drawbacks to trading on the **Internet**. The system is fragile, and can sometimes go down. **Brokerages** have had to **pay** a steep price for **transactions** that couldn't be completed. In addition, **people** still do not have all the information that brokers do, or the real-time connectivity that gives instant access. Nevertheless, Internet service is popular, and brokerages are lowering their costs by using the Internet and passing on the savings to **consumers**.

COMPANY NAME: E*TRADE Group Inc (621376); Charles Schwab & Co Inc (394955); American Express Travel Related Services (637882); Fidelity Investments (487724)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Internet Marketing; OLTP; Online Stock Trading; Order Fulfillment; Stock Brokers; Stock Market
REVISION DATE: 20020630

13/5/8 (Item 3 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00102570 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - Microsoft Corp (850195); Company - First Data Corp (864315); Company - TransPoint (864323)

TITLE: Microsoft Follows the Money

AUTHOR: Kerstetter, Jim

SOURCE: PC Week, v14 n29 p27(1) Jul 7, 1997

ISSN: 0740-1604

RECORD TYPE: Review

REVIEW TYPE: Company

Microsoft's announcement that it will collaborate with First Data to create an online transaction processing company caught some in the industry by surprise. The firms will call the new OLTP company MSFDC, and First Data plans an aggressive development program that will allow **merchants** to send electronic bills to **consumers**. Some in the financial community are newly concerned, having worried before about an alliance between Microsoft and Intuit. Possible participants are taking a circumspect approach to the venture. An executive VP of one bank says MSFDC will charge **merchants**, not banks, for the connection, and that the mode of operation has to be evaluated from a strategic point of view. MSFDC wants to provide 'bill presentment' technology, which provides bills, statements, invoices, and notices to any PC or other Internet hardware used by **consumers**. MSFDC would also like to provide payment and remittance data to the biller. Another goal is to provide the same kinds of services to business-to-business transactions. The tools require Windows NT, which means that both the financial institution involved and the **merchant** sending the bills have to be running NT servers. As a rule, however, banks are concerned about Microsoft becoming the '**middleman**' in **transaction** processing. CheckFree also provides **online bill** presentment and services called E-Bill, which does not restrict banks or **merchants** to running NT only.

COMPANY NAME: Microsoft Corp (112127); First Data Corp (632155);
TransPoint (632163)

SPECIAL FEATURE: Charts

DESCRIPTORS: Banks; EFT (Electronic Funds Transfer); IBM PC & Compatibles;
Internet Marketing; OLTP; Retailers; Software Marketing; Windows
NT/2000

REVISION DATE: 20000830

13/5/9 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

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07680714 NYT Sequence Number: 284157990419

TECHNOLOGY: E-COMMERCE REPORT: AS ON-LINE AUCTIONS MOVE INTO PRICIER
MECHANISE, ESCROW SERVICES OFFER THOSE ABOUT TO BE SCAMMED A LITTLE
SAFETY.

Tedeschi, Bob

New York Times, Col. 4, Pg. 4, Sec. C

Monday April 19 1999

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Internet escrow services gain following in **person -to- person** auction **selling** circles; escrow services, in which **third party** holds **money** until both **buyer** and **seller** are satisfied with transaction, can reduce risk of fraud, bounced checks or goods that fall short of expectations; drawing (M)

SPECIAL FEATURES: Drawing

DESCRIPTORS: Auctions; Internet and World Wide Web; Escrow; Frauds and
Swindling

PERSONAL NAMES: Tedeschi, Bob

13/5/10 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

06816096 NYT Sequence Number: 099139940330

BROKER SETTLES SEC CASE

Bloomberg Business News

New York Times, Col. 4, Pg. 14, Sec. D

Wednesday March 30 1994

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Shlomo A Sela, former Paine **Webber** Inc **broker** , **settles SEC charges** of executing unsuitable **trades** for **customer** accounts in 1987 and making excessive trades to increase his commissions, practice known as churning; without admitting or denying guilt, Sela agrees not to commit future violations and agrees to be barred from associating with any broker, investment company, adviser or securities dealer (S)

COMPANY NAMES: SECURITIES AND EXCHANGE COMMISSION (SEC); PAINE WEBBER INC

DESCRIPTORS: STOCKS AND BONDS; VIOLATIONS OF SECURITIES AND COMMODITIES
REGULATIONS

PERSONAL NAMES: SELA, SHLOMO A

13/5/11 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

06758484

DIRECT ACCESS TO WORLD MARKETS IS SAID TO BE EASIER AND CHEAPER

Wall Street Journal, Col. 3, Pg. 1, Sec. C

Wednesday October 19 1994

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Liberty SA of Luxembourg, a unit of Cedal SA, is launching an **electronic** system it claims will make it easier and cheaper for **money** managers and **brokers** to **trade** stocks internationally; some **traders** contend the new system could threaten the dominant position held by big international investment banks; Liberty gains access to various national stock markets through alliances with key brokers (L)

COMPANY NAMES: LIBERTY SA; CEDAL SA

DESCRIPTORS: STOCKS AND BONDS; INTERNATIONAL TRADE AND WORLD MARKET; NEW
MODELS, DESIGN AND PRODUCTS; DATA PROCESSING (COMPUTERS)

13/5/12 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09134464

Fujitsu, Nikko Sec To Jointly Establish Net-Based Brokerage

JAPAN: NET-BASED BROKERAGE TO BE SET UP

Nikkei Net Interactive (ATM) 14 Jul 1999 p.1

Language: ENGLISH

Japan's Fijitsu Ltd and Nikko Securities Co. will put in place an Internet-based securities house within 1999. The move will allow Fijitsu to make inroads into the securities business while Nikko could take the opportunity to attract investment from the large **membership** of Fujitsu-affiliated Nifty-Serve, an online information service that is also Japan's largest Internet service provider. The two companies hope to capitalise on the full deregulation of stock trading commissions in October

1999 with a **brokerage** that **charges** lower **trading** fees. The new firm, to be known as **Internet** Trading Securities, will start marketing financial products in January 2000 with 20 staff, targeting about 3.5 mn Nifty-Serve **members**. Trading will be consigned to Nikko Beans Inc., a Nikko online trading arm which will start operations in October 1999.

COMPANY: NIKKO BEANS; INTERNET TRADING SECURITIES; INTERNET; NIKKO SECURITIES; FIJITSU
PRODUCT: Financial Service Information Providers (7375FN);
EVENT: Company Formation (14);
COUNTRY: Japan (9JPN);

13/5/13 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09133299
GM Cries Foul Over Plan For a Market in Coupons
US: GENERAL MOTORS FIGHTS SALE OF COUPONS
Wall Street Journal Europe (WSJ) 19 Jul 1999 p.14
Language: ENGLISH

General Motors (GM), the US based car manufacturer, is understood to be fighting plans to allow the sale of its compensation coupons to middlemen. The company recently settled a long standing dispute over problems with defective gas-tanks in pickup trucks, and has offered all owners of the defective vehicles some US\$ 1,000 worth of coupons in compensation. These coupons can be used towards the purchase of a new GM vehicle. However some **middlemen** are proposing to **buy** these coupons for **cash** and then resell them over the **Internet** to other **people** who are more likely to use them. Although GM is not objecting to the sale of coupons, it does not want them sold to middlemen. It is concerned about losing some US\$ 2.5bn in revenue from the sale of these coupons and has instead suggested that the sale of coupons should only go through a newly formed company called Certificate Redemption Group. This group will buy the coupons from owners, but only for US\$ 100, which is just 20% of their face value. However, it is thought that most owners will be keen for a quick sale and would prefer using this option than selling the coupons themselves.

COMPANY: GENERAL MOTORS; CERTIFICATE REDEMPTION GROUP
PRODUCT: Cars (3711CA);
EVENT: Product Standards (35); Law & Order (98); Company Financial Data (80);
COUNTRY: United States (1USA);

13/5/14 (Item 3 from file: 583)
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09081414
aetna: cash machines sells insurance policies
HONG KONG: AETNA DEVELOPING E-COMMERCE SYSTEMS
Ming Pao Daily News (XKJ) 30 Mar 1999 p.b5
Language: ENGLISH

East Asia AEtna Insurance Co. (Bermuda) Ltd. is developing e-commerce systems. **Customers** can buy insurance policies via AEtna **Internet** **web** site. The **cash** **transactions** have to be handled by insurance **agents**. However, there are some problems for insurance transactions by e-commerce. 1) **Customers** have to install electronic purse and no hacking would be involved in cash transactions. 2) Digital signatures on Internet have no legal effect. Thus, **customers** can only buy simple insurance policies such as travel, **personal** accident and domestic and household contents insurance. Meanwhile, the company is considering selling some simple insurance policies via banks' ATM machines. The processes are as follows:

1) **Customers** enters simple information into ATM machines which will then offer service prices. 2) If the transaction is successful, insurance premium would be automatically deducted from **customers** ' bank accounts. 3) The insurance policies would be effective immediately.

COMPANY: INTERNET; EAST ASIA AETNA INSURANCE CO (BERMUDA)

PRODUCT: Banking Institutions (6010); Computers & Auxiliary Equip (3573); Communications Eqp ex Tel (3662); Insurance (6300);

EVENT: General Management Services (26); Planning & Information (22);

COUNTRY: Hong Kong (9HON);

13/5/15 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09070509

Wertpapiergeschäfte lassen sich bald per Handy abwickeln

GERMANY: PILOT PROJECT IN MOBILE BANKING

Frankfurter Allgemeine Zeitung (FA) 05 Mar 1999 p.25

Language: GERMAN

The German on-line bank 1822-Direkt, subsidiary of Frankfurter Sparkasse, is to start a pilot project in mobile banking together with the smart card supplier Schlumberger, the security software producer Brokat and the E2 mobile phone network operator Viag Interkom. The project is to be presented at the CeBIT 99 trade fair <in Hanover in March 1999>. The project may be expanded to mobile **brokerage** for securities **trade**, **electronic cash** and information services related to banking. At the CeBIT, Nokia is to introduce a mobile phone which is suitable for mobile banking. After the test period, mobile banking services are to be marketed by Viag Interkom and the E2 network. In the pilot project, banking transactions are made as short messages (SMS). For the first time in Germany, the partners are to use a standardised encoding system. An additional PIN/TAN entry increases the security. The smart card supplier Schlumberger contributes the Java-based Simera SIM card to the project while Brokat provides the Twister software.

COMPANY: JAVA; NOKIA; VIAG INTERKOM; BROKAT; SCHLUMBERGER; FRANKFURTER SPARKASSE; 1822-DIREKT

PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); **Consumer** Finance Institutions (6140); Banking Institutions (6010); Cellular Radio Services (4811CR); Telecommunications (4810); Cellular Radio Equipment (3662CE);

EVENT: Research & Development Activity (45); General Management Services (26); Product Design & Development (33);

COUNTRY: Finland (5FIN); Germany (4GER);

13/5/16 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06699517

Softbank set to purchase Tokyo-based brokerage

JAPAN: SOFTBANK TO BUY OVER OSAWA SECURITIES

The Japan Times (XAO) 03 Oct 1998 P.14

Language: ENGLISH

Softbank Corp will purchase Osawa Securities Co of Japan to further its operations to the online stock broker business through the **Internet**. Commissions charged for **online** operations will be less than those **charged** by other **brokerages**. E Trade Japan K.K., Softbank's venture with E Trade Group Inc of the USA, will purchase all outstanding shares in Osawa. E Trade Japan will take over Osawa's stock broker license and **membership** in the Tokyo Stock Exchange.

COMPANY: E TRADE GROUP; E TRADE JAPAN; INTERNET; OSAWA SECURITIES;

SOFTBANK

PRODUCT: Securities & Commodities Exchanges (6230); Securities Dealers (6211); Debt & Equity Securities (E5640); Computers & Auxiliary Equip (3573); Communications Equip ex Tel (3662);
EVENT: Company Acquisitions (16);
COUNTRY: Japan (9JPN);

13/5/17 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06615608

Small electronic cash transactions made possible

SINGAPORE: DEC OFFERS MILLICENT

Business Times (XBA) 20 Apr 1998 P.10

Language: ENGLISH

Digital Equipment Corporation's (DEC) micro-transaction technology, MilliCent, enables transactions done over the Internet to be as low as 0.1 cent as its cost is only around 0.001 cent. DEC is providing the technology for trials in Singapore and Asia. It is negotiating with banks, government bodies and firms in Singapore about the trials. MilliCent will allow the trading of goods and services as digital bits through the Internet. It enables two-way payments, which allow firms to offer electronic cash incentives to promote their goods and services, and gambling over the Internet. It is a three-party system, consisting of the **seller**, **buyer** and **broker**. It uses **electronic cash** coupons, called scrip.

COMPANY: INTERNET; DEC; DIGITAL EQUIPMENT

EVENT: Plant/Facilities/Equipment (44);

COUNTRY: Singapore (9SIN);

13/5/18 (Item 7 from file: 583)

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05863658

Intermediaries yearn for that **personal** touch

UK: INSURANCE COMPANY - INTERMEDIARY RELATIONS

Financial Adviser (FLA) 3 Jun 1993 p.12

Language: ENGLISH

According to a survey by Biiba in the UK, intermediaries are looking for various measures from insurance companies including local support, better **personal** relationships and a more sympathetic approach to intermediary needs. As far as insurance companies are concerned **brokers** do not **pay** much attention to **electronic trading** or BS 5750 certification but are more interested in the ability to handle claims, financial stability and responsiveness and problem solving.

COMPANY: BIIBA

PRODUCT: Life Assurance (6310); Insurance (6300); Insurance Agents & Brokers (6411);

EVENT: Company Formation (14);

COUNTRY: United Kingdom (4UK);

13/5/19 (Item 8 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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04282668

FSE LAUNCHES IBIS II ELECTRONIC TRADING SYSTEM

The Frankfurt Stock Exchange (FSE) has launched Ibis II, an electronic trading system replacing Ibis I. The system **electronically** integrates price information, **trading** and clearance and **settlement** facilities, and enables banks and **brokers** to **trade** stocks and bonds via the screen. In the first week of operation the system traded 4.6 mil shares, valued at DM2 bil and also govt bonds valued at DM1.2 bil, which together accounted for around 11% of the FSE's total sales. Ibis II currently has 58 subscribers, running a total of 285 terminals in the area, a figure expected to grow when the redeveloped price display system is marketed nationwide later in 1991. The upgraded network uses an enhanced version of PC-KISS and data is transmitted via the Ticker Plant Frankfurt (TPF), the FSE's packet switching service, while **users** outside Frankfurt can use Deutsche Bundespost Telekom's Datex-P packet switching network.

PRODUCT: Electronic Financial Services Sys (3573EF); Securities & Commodities Services (6200);
EVENT: LAND USE/PURCHASE/SALES (41);
COUNTRY: Germany (4GER); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420);

13/5/20 (Item 9 from file: 583)
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03386436

BZW ORDERS X.25 SYSTEMS FROM SYMICRON

UK - BZW ORDERS X.25 SYSTEMS FROM SYMICRON

Financial Technology International Bulletin (FTIB) 0 March 1990 p4

Barclays de Zoete Wedd (BZW) has placed an order with Symicron for ten X.25 systems for brokers utilizing the company's electronic dealing service, Trade. The systems will be incorporated in the brokers' IBM PC/2 and PC **personal** computers to interface with public and private X.25 packet switching networks. Brokers obtain a direct link with BZW's market makers via the Trade service to **electronically** trade securities. Completed **transactions** are captured at the **broker**'s **settlement** office and directly transferred to a settlement system.

PRODUCT: Electronic Financial Services Sys (3573EF);
EVENT: CONTRACTS & ORDERS (61);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

Set	Items	Description
S1	0	AU=(GERMAN D? OR GERMAN, D? OR TSUEI H? OR TSUEI, H?)
S2	2173416	BROKER? OR AGENT? OR INTERMEDIAR? OR (THIRD OR 3RD) () PARTY OR MIDDLEMAN OR MIDDLEMEN
S3	99869	S2(5N) (PAY????? OR BILL???? OR CHARG? OR SETTLE? OR DUES OR CASH? OR MONEY)
S4	12383	S3(5N) (TRANSACT? OR SALE? OR TRADE? OR PURCHASE? OR BUY??? OR SELL???)
S5	1237	S4(5N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTRA- NET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? - OR WWW OR CYBER OR LAN OR WAN OR ELECTRONIC?)
S6	377	S5(5N) (USER? OR PERSON? OR MEMBER? OR SOMEONE OR PEOPLE? OR BUYER? OR CONSUMER? OR CUSTOMER? OR PURCHASER? OR SURFER? OR TRADER? OR BIDDER? OR SELLER? OR MERCHANT?)
S7	160	S6 NOT PY>1999
S8	146	S7 NOT PD=19990914:20020715
S9	106	RD (unique items)

?show files

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(c) 1999 PR Newswire Association Inc

9/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02529643 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Amcore Brokerage Unit Begins Offering On-Line Trading, Research, and Quotes
(Amcore Financial to introduce on-line brokerage services including
securities trading, research, and stock quotes; Amcore predicts that 25%
of its 4,000 brokerage customers will use the on-line brokerage)

American Banker, v 164, n 144, p 8

July 29, 1999

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 362

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...to convert to on-line trading.

Amcore predicts that 25% of its 4,000 brokerage customers will use the
on - line brokerage . The bank plans to charge about \$19.95 per trade
, up to 1,000 shares.

"We're not competing against E-Trade," Mr. Kennebeck said...

9/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02511126 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The 'Fed' of Credit Unions Gives Little Guys a Hand

(US Central Credit Union, a \$30-bil-asset wholesale institution serving
11,000 US credit unions, plans electronic commerce project featuring
affordable home banking services)

American Banker, v 164, n 131, p 13

July 12, 1999

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 468

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...service bureau for the electronic commerce services, which eventually
could include financial news and even on - line securities trading
through partnerships with brokerages . Member credit unions would be
charged based on the number of their members who use the services.

U.S. Central will...

9/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02463883

AIRLINES AIM TO REROUTE TICKET SALES

(Airlines want more of their customers to buy tickets on-line in order to
reduce ticket distribution costs)

Globe & Mail, p T5

April 22, 1999

DOCUMENT TYPE: Regional Newspaper; Survey ISSN: 0319-0714 (Canada)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...less costly for airlines because it entails minimal labor costs and

allows them to avoid **paying** commissions or fees to travel **agents** .
However, **customers** are reluctant to **buy** their tickets **on - line**
because travel agents still offer advantages, such as comparison shopping.
Novices also find it hard...

9/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02461991 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Dutch banks opt for SET deployment.
(Dutch national banking association Interpay to unveil nationwide
e-commerce payment system based on SET standard)
CommunicationsWeek International, p 1
May 10, 1999
DOCUMENT TYPE: Journal ISSN: 1042-6086 (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 825

ABSTRACT:
...will require consumers to send away for SET certificates on CD-ROMs via
their bank. **Merchants** will be able to **buy** SET-compliant **payment**
system from **third - party** software vendors. **Online payments**
represent 47% of all charge disputes in Europe, but account for less than
2% of...

9/3,K/5 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02412425 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Paymentech to outsource merchant processing
(Paymentech will outsource some of its merchant acquiring services to First
Data Merchant services, a subsidiary of First Data Corp)
Cards International, n 214, p 3
March 10, 1999
DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 179

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...step in securing its lead in the electronic payments solutions market,
Patsley added.

Paymentech provides **electronic payments** solutions for **merchants** ,
third - party transaction processing and commercial cards **payments**
programmes. It also issues Visa and MasterCard commercial cards. The firm
earned net income of...

9/3,K/6 (Item 6 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02208234 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Morgan Stanley Launches 24-Hour Treasury Trading
(Morgan Stanley Dean Witter announces new services that allow clients to
trade Treasury bonds 24 hours a day, five days a week, through Discover
Brokerage Direct)
Securities Industry News, v X, n 27, p 1+
July 13, 1998
DOCUMENT TYPE: Journal ISSN: 1089-6333 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 521

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...market datafeed and are displayed on Discover Brokerage Direct's order entry screens on its **Web** site.

Currently, Discover **Brokerage** Direct **customers** can **trade** Treasury **bills** , notes, bonds and zero coupon bonds using this new execution system. The brokerage firm plans...

9/3,K/7 (Item 7 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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02161914 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The future of low-value payments

(Study of micropayments predicts that by 2000, US consumers will spend more than \$860 million annually with electronic cash products)

Electronic Payments International, n 131, p 10

June 1998

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 963

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...magazine articles, sound files and other information.

Digital hopes to sell Millicent vendor software to **online merchants** . Banks would serve as **third - party** processors, redeeming Millicent tokens and **charging merchants transaction** fees. Digital, which has reported that it is in negotiation with several banks, has yet...

9/3,K/8 (Item 8 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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02146134 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Mutual Funds' Brokerage Arms Offer On-Line Trading To Customers

(No load mutual fund companies, following the example of Fidelity Investments, are increasingly offering on-line brokerage services)

Web Finance, p N/A

May 18, 1998

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 667

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...brokerages, and as a result, would have a tougher time offering deep discount prices to **on - line traders** . American Century doesn't **charge** 12b-1 fees for **brokerage money** market accounts, for instance. The firm also does not accept payment for order flow, Bernstein...

9/3,K/9 (Item 9 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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02120349 (USE FORMAT 7 OR 9 FOR FULLTEXT)

E*TRADE COMES TO AUSTRALIA IN FIRST VENTURE OUTSIDE US

(E*Trade Inc has opened Australia's first internet-only stock broking service that allows online buying and selling of shares)

Computergram International, n 3396, p N/A
April 24, 1998
DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 102

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...inaugural internet-only stock broking service. For a premium price of \$32.2 a trade, **customers** can buy and **sell** shares **online** - **traditional** discount **brokerages** typically **charge** only \$19.50-\$26. Nevertheless, E*Trade's bundled online stock services could be compelling ...

9/3,K/10 (Item 10 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02089095 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Digital Equipment puts MilliCent on trial

(Digital Equipment Corp has launched a public, non-monetary trial of MilliCent, its micropayment system for Internet purchases designed for purchases ranging in price from one-tenth of a cent up to \$5)

Electronic Payments International, n 128, p 4

March 1998

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 580

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...in price from one-tenth of a cent up to \$5. With the MilliCent system, **consumers** **buy** **electronic** **cash** or "scrip" from **brokers** . This can then be used to buy Internet goods and services such as online news...

TEXT:

...in price from one-tenth of a cent up to \$5.

With the MilliCent system, **consumers** **buy** **electronic** **cash** or "scrip" from **brokers** . This can then be used to buy Internet goods and services such as online news...

9/3,K/11 (Item 11 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02047098 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Everybody's Trading Online

(Cyber-banking transactions grew by more than 30% in 1997, with 4.2 mil customers participating, 900,000 of whom were age 50 or over)

Information Week, p 14

January 26, 1998

DOCUMENT TYPE: Journal; Survey ISSN: 8750-6874 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 146

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

By: Jennifer Mateyaschuk

Online stock- **trading** companies are giving **traditional** **brokerage** houses a run for their **money** .

The number of **people trading stocks online** grew by more than 150% in six months, according to a recent phone survey of...

9/3,K/12 (Item 12 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01973006 (USE FORMAT 7 OR 9 FOR FULLTEXT)
DLJDIRECT INVESTS IN ADS TO PROMOTE NEW NAME: SPENDING \$20 MILLION ON INTERNET, TELEVISION AND PRINT CAMPAIGN
(Donaldson Lufkin & Jenrette Inc launches a \$20 million advertising campaign in support of DLJdirect, its on-line trading service)
Crain's New York Business, p 4
October 20, 1997
DOCUMENT TYPE: Journal ISSN: 8756-789X (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 502

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...wars in the on-line brokerage business. After two years of price cutting, almost every **on - line broker** is now **charging** between \$8 and \$30 per **trade** , an insignificant difference for **someone** trading 1,000 shares.

'The consumer is going to be looking at other things, including...

9/3,K/13 (Item 13 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01972998
INVESTORS SURF FOR BARGAINS IN ON-LINE TRADING
(Fierce competition in rapidly-growing Internet stock trading is lowering commission charges and opening opportunities for retail brokerage customers)
Chicago Tribune, p 5;1+
October 12, 1997
DOCUMENT TYPE: Regional Newspaper ISSN: 0951-3175 (United States)
LANGUAGE: English RECORD TYPE: Abstract

(Fierce competition in rapidly-growing Internet stock trading is lowering commission charges and opening opportunities for retail brokerage customers)

ABSTRACT:
Fierce competition among players in the rapidly-growing business of **Internet stock trading** is lowering commission **charges** and opening opportunities for retail **brokerage customers** . **Trades** that might cost up to \$200 at a full-service firm are selling for \$8...

9/3,K/14 (Item 14 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01867883 (USE FORMAT 7 OR 9 FOR FULLTEXT)
MICROSOFT PLANS \$1 BILLION INVESTMENT IN PHILADELPHIA-BASED COMCAST CORP.
(Microsoft is investing \$1 bil in Comcast Corp to accelerate the development of high-speed networks future services)
Philadelphia Inquirer , p N/A
June 10, 1997
DOCUMENT TYPE: Regional Newspaper ISSN: 0885-6613 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1221

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...is seeking to integrate its software into set-top cable boxes, to produce cable-ready **personal** computers, and to make **money** as a **middleman** in **Internet sales** of anything from used cars to compact discs. With Comcast as a partner, it gains...

9/3,K/15 (Item 15 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01803891 (USE FORMAT 7 OR 9 FOR FULLTEXT)

UNISOURCE BRANCHES INTO ELECTRONIC CASH, WITH INTERNET TRADING SYSTEM

(Unisource NV develops **prototype system** to allow use of electronic cash for **shopping & banking over Internet**; income will come from charging **commission to Internet-based buyers & sellers to use its "cash register"**)

Computergram International, n 3143, p N/A

April 18, 1997

DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 308

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...With its Smart Access system, the company intends to generate income by charging commission to **Internet -based buyers and sellers** to use its "**cash register**," an **intermediary** repository to and from which **electronic** cash would be sent during transactions. Julian Wilson, director of service development explained that the...

9/3,K/16 (Item 16 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01636605 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Microsoft Releases New Software

(Microsoft releases **Microsoft Money 97**, written for **Open Financial Connectivity specification**)

Report on Home Banking & Financial Services, v 2, n 1, p 7

October 1996

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 81

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the company's Open Financial Connectivity specification. Microsoft also released in extension of OFC for **Internet -based brokerage transactions**

New options for Microsoft **Money 97** includes the ability for **customers** to set up accounts with multiple banks. In addition, Checkfree Corp. and Visa Interactive will...

9/3,K/17 (Item 17 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01627498 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Card Processors Slowly Stake Internet Turf

(Credit card processors moving into the world of Internet transactions;
some 88% of all net transactions involve credit cards)

Bank Technology News, v 9, n 9, p 1+

September 1996

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2302

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...based transactions lie in the future of Virtual-Pay. "We're in discussions with an **Internet brokerage** to process **payments** for **trades** made **online** . **Consumers** buying shares from the **brokerage** would use our Virtual **Pay** mechanism to pay for the **trades** ," says Zook, who declined to disclose the identity of the brokerage. Virtual Pay "fits with...

9/3,K/18 (Item 18 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01126971 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Visa & Carnegie Mellon Plan Online Payment Scheme

(Carnegie Mellon University and Visa will develop and conduct trial of **system** called "**NetBill**," **prototype** online payment system)

Newsbytes News Network, p N/A

February 15, 1995

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 432

ABSTRACT:

...Mellon has been working on the NetBill project for several years. The system will provide **third party** authentication, account management, **transaction** processing, **billing** , and reporting services for **network** -based clients and **users** . NetBill would act like an electronic credit card service to provide financial services in support...

9/3,K/19 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

07165642 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Cybertraders trail the market: Web encouraging too many trades, and too many gambles

REBECCA BUCKMAN

FINANCIAL POST, p01

September 11, 1999

JOURNAL CODE: FFP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 401

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... wasn't until January, 1998, that Schwab slashed online commissions to \$29.95 for all **customers** . Nowadays, some **Web brokers** charge as little as \$5 a **trade** .

9/3,K/20 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

06621210 (USE FORMAT 7 OR 9 FOR FULLTEXT)

U.S. Wireless Data and Paymentech Sign Transaction Processing Agreement
PR NEWSWIRE

August 10, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 820

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the industry today.

About Paymentech

Paymentech (www.paymentech.com), founded in 1985, provides full-service **electronic payment** solutions in **merchant** acquiring and **third - party transaction** processing. The company processes approximately 2.5 billion bankcard transactions and \$75 billion in sales...

9/3,K/21 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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06442255 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Amcore Brokerage Unit Begins Offering On-Line Trading, Research, and Quotes

SECTION TITLE: Investment Products

AMY L. ANDERSON

AMERICAN BANKER , v164, p8

July 29, 1999

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 368

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to convert to on-line trading.

Amcore predicts that 25% of its 4,000 brokerage **customers** will use the **on - line brokerage** . The bank plans to **charge** about \$19.95 per **trade** , up to 1,000 shares.

"We're not competing against E-Trade," Mr. Kennebeck said...

9/3,K/22 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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06404159 (USE FORMAT 7 OR 9 FOR FULLTEXT)

First Data, Bank One Merchant Processing Alliance Combines With Paymentech to Become Number Two in Nation

PR NEWSWIRE

July 27, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 633

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... at www.firstdatacorp.com .

Paymentech, founded in 1985 and headquartered in Dallas, provides full- service **electronic payment** solutions for **merchants** and **third - party transaction** processing. The consummation of this merger creates the second largest processor of bankcard transactions in...

9/3,K/23 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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05792263 (USE FORMAT 7 OR 9 FOR FULLTEXT)

HomeGain.com Registers Thousands of Home Sellers

PR NEWSWIRE

June 17, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 576

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... HomeGain.com was developed through focus groups and discussions with real estate experts and home **sellers**. The result is a comprehensive **online** service for both home **sellers** and real estate **agents** that reduces the time and **money** involved in the home- **selling** process.

NOTE: Product and company names herein may be trademarks of their respective owners.

/CONTACT...

9/3,K/24 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

05589926 (USE FORMAT 7 OR 9 FOR FULLTEXT)

QUICKEN.COM.AU TO VIE WITH 2 ONLINE BROKERS IN AUSTRALIA

ASIA PULSE

June 02, 1999

JOURNAL CODE: WAPL LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 546

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for phone trades up to A\$10,000 and 0.5 per cent for phone **trades** over A\$10,000.

"Quick. **Broker** also offers easy **on - line payment** options and supplies **traders** with a variety of transactional reports, not offered by competitive services, to help them keep...

9/3,K/25 (Item 7 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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05587970 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Quicken.com challenges ComSec as net trading leader

AAP NEWS

June 02, 1999

JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 545

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 49 for phone trades up to \$10,000 and 0.5 per cent for phone **trades** over \$10,000.

"Quick. **Broker** also offers easy **on - line payment** options and supplies **traders** with a variety of transactional reports, not offered by competitive services, to help them keep...

9/3,K/26 (Item 8 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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05587617 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Quicken.com challenges ComSec as net -2 Melbourne

AAP NEWS

June 02, 1999

JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 122

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and 0.5 per cent for phone trades over \$10,000.

The company said Quick. **Broker** also offered easy **on - line payment** options and supplies **traders** with a variety of transactional reports, not offered by competitive services, to help them keep...

9/3,K/27 (Item 9 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

05559721 (USE FORMAT 7 OR 9 FOR FULLTEXT)
PartMiner Inc. Announces First-Ever Electronic Commerce Free Trade Zone
BUSINESS WIRE
June 01, 1999
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 995

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... tm), a break-through approach to establishing and growing business-to-business relationships on the **Web**. The Free **Trade Zone** eliminates **middleman** and **transaction charges** while enhancing **buyers** ' relationships with their preferred suppliers.

The new company, PartMiner Inc., recently received \$20.2 million...

9/3,K/28 (Item 10 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

05538427
Breaking the brokers
James Dunn
ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AUSTRALIAN) , p42
May 29, 1999
JOURNAL CODE: WTAU LANGUAGE: English RECORD TYPE: ABSTRACT
WORD COUNT: 97

... Discount brokers and online brokers are able to offer cheaper broking fees than full service **brokers**. Austock Stockbroking **charges** \$A21 per **trade** through its Webstock **Online Trader** service. E*Trade Australia has stated that around 10% of total transactions are made over...

9/3,K/29 (Item 11 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

05478239 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Corillian and AmSouth Bank Announce the Integration of the Voyager V-BILL Solution With the TransPoint Internet Bill Delivery System
PR NEWSWIRE
May 26, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 603

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to handle Internet-delivered financial transactions. The Voyager platform supports an array of Applications including **Internet** based banking, **bill payment**, **brokerage**, **bill presentment** and small business **transactions** to **customers** using OFX-enabled **personal** financial management software and browser-based (HTML) interfaces.

"Corillian is committed to delivering applications that...

9/3,K/30 (Item 12 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

05360463 (USE FORMAT 7 OR 9 FOR FULLTEXT)
HomeGain.com Expands to Include Programs for Brokers and Real Estate

Associations

PR NEWSWIRE

May 18, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 548

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... HomeGain.com was developed through focus groups and discussions with real estate experts and home **sellers**. The result is a comprehensive **online** service for both home **sellers** and real estate **agents** that reduces the time and **money** involved in the home- **selling** process.

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/CONTACT...

9/3,K/31 (Item 13 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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05306899 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Department of Justice Clears First Data Acquisition of the Outstanding Public Shares of Paymentech, Inc.

PR NEWSWIRE

May 13, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 255

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... on the Internet at www.firstdatacorp.com.

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech is a leading acquirer of bankcard transactions...

9/3,K/32 (Item 14 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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05290178 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Wall Data Strengthens Its Cyberprise Partner Network with the Addition of Leading-Industry Application and Service Providers

BUSINESS WIRE

May 12, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 971

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... provides enterprise marketing support solutions for companies who have frequent points of contact with their **customers** throughout the organization, including **sales**, **customer** service, **billing** and remote retail/ **agent** locations. www.nfusiontech.com

-- Orion Consulting provides information technology consulting services to meet companies' systems development needs...

9/3,K/33 (Item 15 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

05251134 (USE FORMAT 7 OR 9 FOR FULLTEXT)

HomeGain.com Secures Funding From Technology Crossover Ventures, Launches Extensive Ad Campaign With SF Interactive

PR NEWSWIRE

May 10, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 637

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... HomeGain.com was developed through focus groups and discussions with real estate experts and home **sellers**. The result is a comprehensive **online** service for both home **sellers** and real estate **agents** that reduces the time and **money** involved in the home- **selling** process.

NOTE: Product and company names herein may be trademarks of their respective owners.

/CONTACT...

9/3,K/34 (Item 16 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

05174234 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Corillian Voyager Platform Implementation for AmSouth Bank Achieves OFX Certification

PR NEWSWIRE

May 03, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 488

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to handle Internet-delivered financial transactions. The Voyager platform supports an array of applications, including **Internet** -based banking, **bill payment**, **brokerage**, **bill** presentment and small business **transactions** to **customers** using OFX-enabled **personal** financial management software and browser-based (HTML) interfaces. Corillian Client Applications enable financial institutions to...

9/3,K/35 (Item 17 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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04971836 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Government Requests Additional Information in Paymentech Acquisition

PR NEWSWIRE

April 15, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 270

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech is a leading acquirer of bankcard transactions...

9/3,K/36 (Item 18 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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04717937 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Paymentech in Agreement for Acquisition of Outstanding Shares

PR NEWSWIRE

March 22, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 488

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... efficiency to do that even more effectively."

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech is a leading acquirer of bankcard transactions...

9/3,K/37 (Item 19 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

04421472 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Sagamore Trading Group, Inc. Announces Time2Trade.com Promotion for Active On-Line Discount Brokerage Customers

PR NEWSWIRE

February 23, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 761

... discount brokerage systems that just provide Level I bid and ask quotations. Unfortunately, the retail **customer** using a **traditional on - line broker** is usually **paying** much more than the **brokers** commission to **buy** or **sell** a stock. **Customers** are often buying the stock 1/16 to 1/4 more than the market maker...

9/3,K/38 (Item 20 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
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04363754 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Paymentech Signs Letter of Intent With First Data for Merchant Processing Services

PR NEWSWIRE

February 17, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 419

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... market have given Paymentech its leadership position."

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the third largest...

9/3,K/39 (Item 21 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
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04334187 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Fidelity Investments Considers Larger Presence in On-Line Trading

Lynnley Browning

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (BOSTON GLOBE)

February 16, 1999

JOURNAL CODE: KBGL LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 956

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... by traditional firms such as Boston-based Fidelity.

"Fidelity is going for the high-end **on - line trader** but also the active **traders** " who often frequent **Web -based brokerages**, said **Bill Burnham**, an **electronic** commerce analyst at CS First Boston. "They clearly intend to build a big business."

With...

9/3,K/40 (Item 22 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

04261994 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Wireless and Telecom Companies Increase Automation of Customer Billing With
Recurring Payments**
PR NEWSWIRE
February 08, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 801

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... insufficient fund bank charges are also reduced.
Paymentech, Inc., founded in 1985, provides full-service **electronic
payment** solutions in **merchant** acquiring, **third - party transaction**
processing and commercial card **payment** and information programs. The
company processed approximately 2.2 billion total transactions and
approximately \$54...

9/3,K/41 (Item 23 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

04261982 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**First Data and iMALL Launch MerchantStuff.com, the First One-Stop Solution
Enabling Internet Commerce**
PR NEWSWIRE
February 08, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1003

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... that have built storefronts but need real-time e-commerce services
so they can accept **transactions on - line**, including **merchants** using
third - party payment providers. Both StoreWizard and AddonWizard
incorporate e-commerce services including product catalogs, shopping carts,
sales...

9/3,K/42 (Item 24 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

04127399 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Internet brokerage offers free Web site research: In time for RRSP season
JONATHAN CHEVREAU
FINANCIAL POST, p05
January 26, 1999
JOURNAL CODE: FFP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 242

... Trade Canada Inc.'s Web site until March 31 without having to sign
on as **customers**.

E- **Trade** is an **Internet** -based discount **brokerage**. It typically
charges \$27 for stock **trades** of up to 1,000 shares and zero front-end
load on mutual funds (it...

9/3,K/43 (Item 25 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03879791 (USE FORMAT 7 OR 9 FOR FULLTEXT)
City Diary: Convicted broker is fined pounds 2,500
DAILY TELEGRAPH
December 30, 1998
JOURNAL CODE: FDTL LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 107

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... staff at his previous employer, Exco, discovered indecent pictures which had been downloaded from the **internet** .

He later moved to rivals **Tradition** , a Geneva-listed French-owned **money broker** that employs 400 **people** in London.

Tabet, who pleaded not guilty, is believed to be appealing against the verdict...

9/3,K/44 (Item 26 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03266343 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Paymentech to Acquire Mellon Bank's Merchant Processing Portfolio; Parties Also Plan Exclusive Marketing Agreement
PR NEWSWIRE
October 29, 1998 8:37
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 546

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... at www.mellon.com on the Internet.
Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions in **merchant** acquiring, **third - party transaction** processing and commercial card **payment** and information programs. The company processed 1.9 billion total transactions and approximately \$49.3...

9/3,K/45 (Item 27 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03187334 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Paymentech Appoints New Chairman of the Board and New Chief Financial Officer
PR NEWSWIRE
October 22, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 441

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... deliver that product and technology," continued Patsley.
Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants** , **third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the third largest...

9/3,K/46 (Item 28 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03187303 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Paymentech Reports \$5.0 Million in Earnings for First Quarter of Fiscal 1999; Strong Business Volume and Continued Operational Improvements
PR NEWSWIRE
October 22, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1262

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in an industry that demands continuous innovation."
Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the third largest...

9/3,K/47 (Item 29 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03039654

eCHARGE(TM) Offers Reduced Merchant Partner Program Rates as Show Special
PR NEWSWIRE

October 07, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 238

...new Internet payment technology, has announced a special show offer to merchants. eCHARGE(TM) enables **customers** to apply charges from **Internet transactions** to their phone **bills** or other **third party billing** systems, such as utility **bills** or smart cards. eCHARGE(TM) is offering reduced merchant partner program rates through two programs...

9/3,K/48 (Item 30 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02887310

CyberSource and Paymentech Join Forces to Provide Robust Payment Capability and Attack Credit Card Fraud

PR NEWSWIRE

September 22, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1156

... globe to service local markets. About Paymentech Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the largest credit...

9/3,K/49 (Item 31 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02828739

Edify Unveils Industry's First Complete Bill Presentment and Payment Solution

PR NEWSWIRE

September 16, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1233

...Edify will use OFX 1.5 as the protocol for exchanging relevant EBPP information with **third party** consolidators and **bill publishers**. * CheckBook-Provides an **online transaction** registry, which gives the **customer**, control and management of their finances through automatic reconciliation, expense categorization and budget analysis. As...

9/3,K/50 (Item 32 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02672921 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Stock Traders Get That Bullish Feeling Back again
Stevenson Swanson
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (CHICAGO TRIBUNE)
September 02, 1998
JOURNAL CODE: KCTR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 586

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... There was a lot of bottom fishing, a lot of good bargains," said a Paine- Webber broker. "I got some of my money back."
Several traders described the activity on the floor as "organized chaos," with traders scrambling to keep up...

9/3,K/51 (Item 33 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02298995 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Paymentech Reports 27% Increase in Core Earnings for Final Quarter of Fiscal Year 1998
PR NEWSWIRE
July 23, 1998 8:38
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1618

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... entry into new credit card acceptance markets."
Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the third largest...

9/3,K/52 (Item 34 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02238401 (USE FORMAT 7 OR 9 FOR FULLTEXT)
HomeCom Wins Credit Union Endorsement
BUSINESS WIRE
July 17, 1998 7:46
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 658

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... manage their entire financial life, quickly and easily. We will accomplish our mission through superior **user** interface design for secure banking **transactions**, **bill payment**, **bill presentment**, insurance shopping and **brokerage** services."
OneStep(tm) **Internet** Credit Union is the first step to Internet banking. Starting at \$99 per month, this...

9/3,K/53 (Item 35 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

02112298
Cut the cost of your broker

Craig Binnie
ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (HERALD-SUN) , p28
July 06, 1998
JOURNAL CODE: WTHS LANGUAGE: English RECORD TYPE: ABSTRACT
WORD COUNT: 90

... minimum charge, such as \$A40 from a broker who offers advice and \$A29 from an **Internet broker** . A **buyer** is **charged** \$A50 to **buy** 100 shares at \$Aeach and another \$A50 to sell the same shares. To cover the...

9/3,K/54 (Item 36 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02060677 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Discover Brokerage Direct Offers First Round-the-Clock Trading and Execution of U.S. Treasuries
BUSINESS WIRE
June 29, 1998 16:23
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 711

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... s (3/97)
-- Best overall online brokerage in 1998 -- Barron's (3/98)
-- Best overall **online broker** in 1998 -- Smart **Money** (2/98)
-- Best **online broker** for **customer** satisfaction -- Smart **Money**
Interactive, January 1998
Online trading milestones:
August 1995 first to offer fully automated real time access to
quotes and graphs...

9/3,K/55 (Item 37 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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01964878 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Paymentech, Global Card Services and Checkmate Offer Resolution to Hotels and Resorts
BUSINESS WIRE
June 18, 1998 11:18
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 738

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... advertising applications. (www.ckmate.com).
Paymentech, Inc. (NYSE: PTI), founded in 1985, provides full-service **electronic payment** solutions in **merchant** acquiring, **third - party transaction** processing and commercial card **payment** and information programs. The company processed approximately 1.6 billion total transactions and approximately \$46...

9/3,K/56 (Item 38 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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01667126 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Paymentech Appoints Michael Palumbo as Group Manager For Bethesda, Md.-Based Merchant-Link
PR NEWSWIRE
May 19, 1998 9:17
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 428

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... ensure quality, cohesive technological support for clients."

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions in **merchant** acquiring, **third - party transaction** processing and commercial card **payment** and information programs. The company processed approximately 1.6 billion total transactions and approximately \$46...

9/3,K/57 (Item 39 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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01455694 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Paymentech Reports \$4.3 Million in Earnings for Third Quarter of Fiscal 1998; New Business Growth and Operational Efficiencies Are Key Factors

PR NEWSWIRE

April 23, 1998 8:40

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1368

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... reducing capital expenditure requirements for fiscal 1999."

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech is the third largest processor of bankcard...

9/3,K/58 (Item 40 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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00136353 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SFC issues revised laundering notes to brokers

ENOCH YIU

SOUTH CHINA MORNING POST

July 25, 1997

JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 176

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... easier to discourage cash payments, as it is more popular to use credit cards and **electronic money**."

The SFC suggested that **brokerages** keep records of **transactions** and **customer** identification records for five years.

Though the SFC issued the guidance notes, the watchdog was...

9/3,K/59 (Item 1 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2002 Financial Times Ltd. All rts. reserv.

0005051175 B09IVAUA BYFT

Technology: Local shops in network for paying bills in cash

ALAN CANE

Financial Times, P 16

Friday, September 22, 1989

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 304

...as council house rent in cash at town halls.

WUPN provides, free of charge, an **electronic** terminal to the local

traders who have been designated ' **payment agents** '. They collect **cash payments** during normal business hours, using the terminal to record the amount and the customer's...

9/3,K/60 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2002 PR Newswire Association Inc. All rts. reserv.

00158127 19990804HSPHOTO (USE FORMAT 7 FOR FULLTEXT)

PR Newswire Photo Advisory

PR Newswire

Wednesday, August 4, 1999 07:20 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 2,929

...Cotsakos shakes hands with Governor Davis on the signing of Senate Bill 1124, an E* **TRADE** -sponsored **bill** , legalizing digital signatures between

online broker -dealers and their **customers** , eliminating paper contracts.

PRN3 ON 7/28/99

X - DRIVE ENTERTAINMENT - Drive Entertainment co-founder...

9/3,K/61 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2002 PR Newswire Association Inc. All rts. reserv.

00157914 19990803NYTU110 (USE FORMAT 7 FOR FULLTEXT)

Beach Wheelchairs Give Access to Sandy Hook Shore to the Handicapped

PR Newswire

Tuesday, August 3, 1999 16:28 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 221

9/3,K/62 (Item 3 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2002 PR Newswire Association Inc. All rts. reserv.

00153096 19990726DAM052 (USE FORMAT 7 FOR FULLTEXT)

Paymentech Shareholders Approve First Data Purchase of Paymentech's Outstanding Public Shares

PR Newswire

Monday, July 26, 1999 16:15 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 192

...remaining 52.5 percent.

Paymentech, founded in 1985 and headquartered in Dallas, provides full-service **electronic payment** solutions for **merchants** and **third - party transaction**

processing. The consummation of this merger will create the second largest processor of bankcard transactions...

9/3,K/63 (Item 4 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2002 PR Newswire Association Inc. All rts. reserv.

00118611 19990602MNMW003 (USE FORMAT 7 FOR FULLTEXT)

M&I Data Services Appoints New Senior Vice President to Investment Technologies Division

PR Newswire

Wednesday, June 2, 1999 09:01 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 355

...graphical

statements; and TrustDesk enables a point of origin and paperless front office

environment, providing **on - line** , real-time information. AdvisorWeb provides

trade origination and tracking capabilities for **third - party money** managers,

while Invest/CFA offers **users** a portfolio investment analysis system.

Geschke earned his bachelor's degree at University of Wisconsin...

9/3,K/64 (Item 1 from file: 634)

DIALOG(R)File 634:San Jose Mercury

(c) 2002 San Jose Mercury News. All rts. reserv.

09070005

DEC TO LAUNCH 'A LA CARTE' DATA BUYING ON NET

San Jose Mercury News (SJ) - Tuesday, March 11, 1997

By: Mercury News Wire Services

Edition: Morning Final Section: Business Page: 1C

Word Count: 520

... The brokers are likely to be large, well-known financial institutions, major Internet providers or **online** services.

Users will then **buy** Millicent scrip, or **electronic money** , from a **broker** , using a credit card, check or automatic bank deduction. Typical users would likely have a...

9/3,K/65 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

04203203 Supplier Number: 54960544 (USE FORMAT 7 FOR FULLTEXT)

CARPENTER SOOTHES SALOMON BROKERS ABOUT NET.

Wall Street Letter, v31, n24, p2

June 14, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Professional Trade

Word Count: 255

... wake of Merrill Lynch's unveiling of plans to open the Internet to all its **customers** and provide discount **online trading** . That has sparked concerns among **brokers** that **payouts** will decline.

Responding to one query from brokers--which had to be faxed prior to

...

9/3,K/66 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

04202078 Supplier Number: 54947793 (USE FORMAT 7 FOR FULLTEXT)

Brokat Seeks Inroads To U.S. Market.

Collie, Shimon Van

Bank Technology News, pITEM99172014

June, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade
Word Count: 1491

... built the platform and saw it could support any organization distributing products and services on **electronic** channels."

Twister supports legacy business **transactions** such as **brokerage**, **bill payment**, **money** transfers and **cash** management. It also enables **users** to conduct bank transactions over a mobile phone using short messaging systems and over a...

9/3,K/67 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04151642 Supplier Number: 54427825 (USE FORMAT 7 FOR FULLTEXT)
JACK WHITE CHOPS COMMISSIONS IN HALF.
Financial Net News, v4, n15, p2(1)
April 12, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 279

The move puts Jack White in the middle in terms of what other **online brokerages** **charge** **customers**. Datek **Online** **charges** **customers** \$9.99 per **trade**, Discover **Brokerage** Direct **charges** clients \$14.95 and Charles Schwab & Co. charges \$29.95 per trade. Some other firms...

9/3,K/68 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03939962 Supplier Number: 50226087 (USE FORMAT 7 FOR FULLTEXT)
COUNTRY PROFILE: SLOVAK REPUBLIC
Operations Management, v4, n30, pN/A
July 27, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 826

... and a cash account with the SCP. The NBS payment system ensures efficient and secure **online payment transactions** between **brokers**. **Buyers** and **sellers** undertake to **settle** all on-exchange **transactions** on the day fixed by BSE, usually T+3 for equities. Data from the ESETS...

9/3,K/69 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03844765 Supplier Number: 48357766 (USE FORMAT 7 FOR FULLTEXT)
NORWEST SEES 30% OF TRADES GO THROUGH NET, PHONE
Financial Net News, v3, n11, pN/A
March 16, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 252

... offers real-time stock quotes, asset allocation tools, portfolio tracking devices and surveys to gauge **customer** satisfaction. **Online trading** commissions are 10% less than **broker**-assisted **trades**. Norwest **charges** \$27.95 for up to 1,000 shares for online trades, plus \$.03 for each...

9/3,K/70 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

03786633 Supplier Number: 48203621 (USE FORMAT 7 FOR FULLTEXT)
Interactive Banking Technology: Power To The Individual Investor
Bank Technology News, pN/A
Jan 1, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2343

... of \$8 million among the four deals. Some 4,000 people have registered as IPOnet **members** .

Reaching Rock-Bottom

The average **trading** commissions **charged** by the top ten **online brokerage** firms are plunging, leading firms to develop new, more highly valued services, such as initial...

9/3,K/71 (Item 7 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03620879 Supplier Number: 47496320 (USE FORMAT 7 FOR FULLTEXT)
BIDWELL OUTLINES SITE ADDITIONS.
Financial Net News, v2, n25, pN/A
June 30, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 240

... Separately, Bidwell may revamp its commission schedule and give Web traders a discount. Currently, all **customers** --touchtone, **Web traders** and those that place **trades** through a live **broker** -- **pay** a flat \$20, plus a minimum of 5 cents per share on the first 500...

9/3,K/72 (Item 8 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03555771 Supplier Number: 47353539 (USE FORMAT 7 FOR FULLTEXT)
UNISOURCE SET WITH E-COMMERCE TRIALS
Network Briefing, pN/A
May 2, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 253

Its Smart Access system, will charge commission to **Internet** -based **buyers** and **sellers** that use its ' **cash** register' - an **intermediary** repository for **electronic cash** during **transactions** .

The cash register, containing several cash cards, will hold electronic cash in between transactions and...

9/3,K/73 (Item 9 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03447803 Supplier Number: 47103118 (USE FORMAT 7 FOR FULLTEXT)
CYBERCASH ADDS E-CHECK TO ON-LINE PAYMENT OPTIONS
Corporate EFT Report, v17, n2, pN/A
Feb 5, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 976

... Reserve in Regulation E -- NACHA rules offer no such exemption. And

as long as a **trader** can cancel a **transaction** by suggesting the **electronic payment** wasn't authorized, **brokers** will back away from the ACH.

"If you could have a ... digital certificate, issued by...

9/3,K/74 (Item 10 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

03440463 Supplier Number: 47088542 (USE FORMAT 7 FOR FULLTEXT)

NEW VERSION OF PAYMENT SOFTWARE SUPPORTS "SET PROTOCOL"

Computer Protocols, v10, n2, pN/A

Feb 1, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1109

... personal financial data stored in a consumer's PC which is liable to tampering. Instead, **merchants** and **consumers** conduct **online transactions** through a "trusted **intermediary** " naturally involved in **payment** processing, such as a bank. In addition to securing the payment portion of a transaction...

9/3,K/75 (Item 11 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03418903 Supplier Number: 47038554 (USE FORMAT 7 FOR FULLTEXT)

GC TECH: GC Tech introduces Globe ID payment 1.5, new version of secure

Internet payment software

M2 Presswire, pN/A

Jan 15, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1177

... personal financial data stored in a consumer's PC which is liable to tampering. Instead, **merchants** and **consumers** conduct **online transactions** through a "trusted **intermediary** " naturally involved in **payment** processing, such as a bank. In addition to securing the payment portion of a transaction...

9/3,K/76 (Item 12 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03328306 Supplier Number: 46843131 (USE FORMAT 7 FOR FULLTEXT)

MICROSOFT: Microsoft makes it simple to sell on the web

M2 Presswire, pN/A

Oct 31, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 2076

... core about reducing the need for custom development, supporting legacy system integration and having secure **third - party payment ."**

For businesses that want to **sell** on the **Web** , **Merchant Server** presents an end-to-end solution. Highlights include these:

* Merchant Server minimizes custom development...

9/3,K/77 (Item 13 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03127152 Supplier Number: 46397870 (USE FORMAT 7 FOR FULLTEXT)
**I-COMMERCE: GC TECH'S GLOBE ID TECHNOLOGY CHOSEN FOR INTERNATIONAL JOINT
ELECTRONIC PAYMENTS INITIATIVE PROJECT FOR SECURE ELECTRONIC PAYMENTS ON
THE INTERNET; GC TECH ESTABLISHES HEADQUARTERS IN SILICON ALLEY**
EDGE, on & about AT&T, pN/A
May 20, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 657

... and the international licensing of its Globe ID technology.
The Globe ID system allows Internet **merchants** and **customers** to
process **electronic payment transactions** through a trusted **third
party**, such as a local bank or financial institution. Once a customer
establishes a Globe ID...

9/3,K/78 (Item 14 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03118739 Supplier Number: 46378173 (USE FORMAT 7 FOR FULLTEXT)
On-Line Banking: Microsoft Readies On-line Banking, Investment Products
Bank Mutual Fund Report, v6, n191, pN/A
May 13, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 325

... are closer to proving secure transactions. The final link in the
system is enabling the **customer** to **pay** for their **brokerage** and fund
transactions via the **Internet** with a link in to the banking industry's
payment systems.

Microsoft said it is...

9/3,K/79 (Item 15 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02920166 Supplier Number: 45939520 (USE FORMAT 7 FOR FULLTEXT)
**CHARTER MEDIA: First real-time stock market analysis service on the
Internet launched**
M2 Presswire, pN/A
Nov 15, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 653

... provides real-time stock, bond and foreign exchange analysis --
equivalent to services used by professional **traders** at banks and
brokerages -- at no **charge**.

"The **Internet** allows us to provide the individual investor with
professional financial analysis that has traditionally cost...

9/3,K/80 (Item 16 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02562735 Supplier Number: 45173094 (USE FORMAT 7 FOR FULLTEXT)
Smart phones for home banking
Financial Technology Insight, pN/A
Dec, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 255

... on domestic and international equities and checking credit ratings. Smartphone have announced two new services - - **TradeSmart** and CheckFree -- adding discount **brokerage** service and **electronic bill paying**. **TradeSmart** will be the **broker** -dealer through which **customers electronically** execute services. CheckFree will work through any customer's bank. Together these services will allow...

9/3,K/81 (Item 17 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

02498715 Supplier Number: 45019064 (USE FORMAT 7 FOR FULLTEXT)
Buyside Spread Survey--TRIPLE-B RATED SPREADS SCATTER A MARKET CHANGE?
Private Placement Reporter, v4, n36, pN/A
Sept 26, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 830

... a limited environment can use their market clout to sweeten the price. Thus issuers are **paying** a premium to relatively new **intermediaries** still building their **buyer networks**, although they usually are at least partially compensated by paying a smaller fee to the ...

9/3,K/82 (Item 18 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

02107658 Supplier Number: 43905383 (USE FORMAT 7 FOR FULLTEXT)
SPRINT TO HELP BROKERS WITH NEW AUTOMATED TRADING SYSTEM
Telecommunications Alert, v10, n115, pN/A
June 15, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 93

Merrin Financial has selected Sprint's SprintNet public data **network** for its InterMarket **Trading Network**. ITN will **electronically** connect **money** managers and **traders** to participating **brokerage** /execution systems, which execute **trades** on exchanges such as the NASDAQ, NYSE and American.

The Merrin contract with Sprint is...

9/3,K/83 (Item 19 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

01663355 Supplier Number: 42634309 (USE FORMAT 7 FOR FULLTEXT)
COMPUTERS IN THE CITY
Financial Technology Insight, pN/A
Jan, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1641

... requirements.

For the securities sector, MacDonnell Douglas was showing Vitesse, a PC-based system giving **networked** front office support for equity **money** makers, principal **traders**, agency **brokers** and equity derivatives dealers. Real-time market information feeds cover UK and international instruments, and...

9/3,K/84 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0797644 BW0082

PAYMENTECH INC: Paymentech Reports \$6.7 Million in Earnings for Second Quarter of Fiscal 1998

January 21, 1998

Byline: Business Editors

...merchants both stateside and internationally," said Patsley.

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants** , **third - party transaction** processing, and total commercial card payment programs. Paymentech is the third largest processor of bankcard...

9/3,K/85 (Item 2 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0754288 BW1280

FIDELITY INVESTMENTS: Fidelity Cuts Online Stock Trading Price To \$14.95

October 06, 1997

Byline: Business Editors

...commission savings, superior service and access to investment information," said Robert Mazzarella, president of Fidelity **Brokerage Services, Inc.**

Active **traders** will **pay** a flat **online** fee of \$14.95 for up to 1,000 shares of stock. Trades from 1...

9/3,K/86 (Item 3 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0714473 BW0141

Business Wire Recap

June 17, 1997

Byline: EDITORS

...Free From Y A R Communications (BW1245 10:53)
(HOMESHARK) SAN FRANCISCO--HomeShark helps home **buyers** save time and **money** ; **Online mortgage broker** offers ease of use, education and deep discounts (BW0120 10:54)
(MARKETSCAPE) COLORADO SPRINGS, Colo...

9/3,K/87 (Item 4 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0714433 BW0120

HOMESHARK: HomeShark helps home buyers save time and money ; Online mortgage broker offers ease of use, education and deep discounts

June 17, 1997

Byline: Business Editors

HomeShark helps home buyers save time and money ; Online mortgage broker offers ease of use, education and deep discounts

9/3,K/88 (Item 5 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0663816 BW1286

GC TECH: GC Tech's GlobeID Payment Internet commerce software supports Microsoft Merchant Server

January 21, 1997

Byline: Business/Technology Editors

...personal financial data stored in a consumer's PC which is liable to tampering. Instead, **merchants** and **consumers** conduct **online transactions** through a "trusted intermediary " naturally involved in **payment** processing, such as banks. The trusted intermediary certifies and authenticates the offer and order, in...

9/3,K/89 (Item 6 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0661531 BW1299

GC TECH: GC Tech introduces Globe ID payment 1.5, new version of secure Internet payment software

January 14, 1997

Byline: Business Editors

...personal financial data stored in a consumer's PC which is liable to tampering. Instead, **merchants** and **consumers** conduct **online transactions** through a "trusted intermediary " naturally involved in **payment** processing, such as a bank. In addition to securing the payment portion of a transaction...

9/3,K/90 (Item 7 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0584795 BW1268

GC TECH: GC Tech's Globe ID technology chosen for international joint electronic payments initiative project for secure electronic payments on the Internet; GC Tech establishes headquarters in Silicon Alley

May 13, 1996

Byline: Business Editors & Computer Industry Writers

...and the international licensing of its Globe ID technology.
The Globe ID system allows Internet **merchants** and **customers** to process **electronic payment transactions** through a trusted **third party** , such as a local bank or financial institution. Once a customer establishes a Globe ID...

9/3,K/91 (Item 8 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0572190 BW1028

TELECOM ONE: Telecom One acquires TCS Network Services

April 04, 1996

Byline: Business Editors

...and offices in
Milwaukee and Indianapolis from which it serves several thousand
customers, employs 15 **people** and manages a nationwide **network** of more
than 100 independent **sales agents** .

CONTACT: **Bill Rodi**, President, 708/571-2700
KEYWORD: ILLINOIS VIRGINIA INDIANA WISCONSIN MARYLAND
INDUSTRY KEYWORD: COMED COMPUTERS...

9/3,K/92 (Item 9 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0534219 BW1035

**CHARTER MEDIA: Charter Media launches first real-time stock market analysis
service on the Internet; Briefing is the first service delivering
intra-day analysis of the stock, bond, and foreign exchange markets on
the World Wide Web**

November 14, 1995

Byline: Business Editors

...provides real-time stock, bond and foreign exchange analysis --
equivalent to services used by professional **traders** at banks and
brokerages -- at no **charge** .

"The **Internet** allows us to provide the individual investor with
professional financial analysis that has traditionally cost...

9/3,K/93 (Item 10 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0470726 BW1121

**FIRST UNION OPEN MARKET: First Union and Open Market join forces to create
a virtual community on the Internet**

March 15, 1995

Byline: Business Editors

...information
and business development opportunities for small to mid-sized
companies.

Open Market Inc.'s **electronic transaction** infrastructure enables
merchants to save **intermediary** and inventory **charges** , while
customers enjoy quicker delivery, discounts and frequent buyer
reward programs. Through the Internet, customers can make...

9/3,K/94 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

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1461603

SFM092

**HomeGain.com, the Internet's First Resource Exclusively for Home Sellers,
Launches on the Web Today**

DATE: April 26, 1999

09:01 EDT

WORD COUNT: 919

... HomeGain.com was developed through focus groups and discussions with real estate experts and home **sellers**. The result is a comprehensive **online** service for both home **sellers** and real estate **agents** that reduces the time and **money** involved in the home- **selling** process.

SOURCE HomeGain.com

9/3,K/95 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

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1459590

DATH013

**Paymentech Reports \$5.9 Million in Earnings for Third Quarter of Fiscal
1999; Earnings Per Share Increase 33% Over Same Period Last Year**

DATE: April 22, 1999

08:30 EDT

WORD COUNT: 784

...conditions, including antitrust clearance and stockholder approval.

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the third largest...

9/3,K/96 (Item 3 from file: 813)

DIALOG(R)File 813:PR Newswire

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1413091

SFF029

**International Payment Challenges to be Highlighted at 1999 Electronic
Commerce Conference**

DATE: January 29, 1999

12:55 EST

WORD COUNT: 496

...globe to service local markets.

About Paymentech

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the largest credit...

9/3,K/97 (Item 4 from file: 813)

DIALOG(R)File 813:PR Newswire

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1407709

DATH006

**Paymentech Reports \$7.7 Million in Earnings for Second Quarter of Fiscal
1999; 40% Earnings Growth Driven by Increased Revenue and Expanding
Margin**

DATE: January 21, 1999

08:15 EST

WORD COUNT: 916

...card programs and is attracting larger clients."

Paymentech, Inc., founded in 1985, provides full-service **electronic payment** solutions for **merchants**, **third - party transaction** processing, and total commercial card payment programs. Paymentech (www.paymentech.com) is the third largest...

9/3,K/98 (Item 5 from file: 813)
DIALOG(R)File 813:PR Newswire
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1134931 NYM075
MoneyGram Payment Systems to Acquire Mid-America Money Order

DATE: August 4, 1997 09:39 EDT WORD COUNT: 427

...Louisville and Trust Company. Mid-America Money Order company is engaged in the issuance and **sale**, through a nationwide **agent network**, of retail **money** orders and similar **consumer** -type payment instruments, including gift certificates. It is licensed in all states where licensing is...

9/3,K/99 (Item 6 from file: 813)
DIALOG(R)File 813:PR Newswire
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1125295 DAW008
Digital Communications Technology Introduces the First Fully Automated Internet Stock Trading Bulletin Board

DATE: July 16, 1997 06:01 EDT WORD COUNT: 523

... On-Line Trading System automatically matches orders and sends automated e-mail confirmations to the **buyer**, **seller** and the transfer **agent**. No commissions are **charged** to either the **buyer** or **seller**. An **online** demonstration of the DCT-On-Line Trading System can be found at

<http://online.dct...>

9/3,K/100 (Item 7 from file: 813)
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1015087 SFW008
Microsoft Makes It Simple to Sell on the Web; Release of Merchant Server Expected to Ignite Internet Commerce

DATE: October 30, 1996 09:01 EST WORD COUNT: 2,020

...core about reducing the need for custom development, supporting legacy system integration and having secure **third - party payment**."

For businesses that want to **sell** on the **Web**, **Merchant Server** presents an end-to-end solution. Highlights include these:

Merchant Server minimizes custom development...

9/3,K/101 (Item 8 from file: 813)
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0948185 CLF005
PC QUOTE ANNOUNCES AGREEMENT TO ACQUIRE MONEYLINE CORPORATION

DATE: May 10, 1996 08:31 EDT WORD COUNT: 458

...from GovPX; Spear Leeds & Kellogg; Stires, O'Donnell & Co.; and AFX News. MoneyLine's current **Internet** subscribers include such clients as **money** managers, **brokers**, futures **traders**, portfolio managers and banks.

"We are extremely pleased with the potential of this acquisition to...

9/3,K/102 (Item 9 from file: 813)
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0928904 CLTU023
COMPUSERVE INKS DEAL WITH NATIONAL DISCOUNT BROKERS

DATE: March 26, 1996 12:13 EST WORD COUNT: 399

...continues to offer the most comprehensive set of financial services and financial instruments for its **users**.

CompuServe(R) **users** who **trade** **online** with National Discount **Brokers** will **pay** a flat fee of \$20 for any size Nasdaq trade. The fee for exchange-listed...

9/3,K/103 (Item 10 from file: 813)
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0918449 NYFNSO6
100% OF LOCAL MLS RESIDENTIAL DATABASE NOW ON THE INTERNET

DATE: February 27, 1996 06:36 EST WORD COUNT: 774

...according to Jack Johnson, the association's president and CEO. Unlike most of the commercial **online** services, Northwest MLS does not **charge** any additional fee to **agents**, **brokers** or **sellers** to post listings. Johnson said their research showed fee-based listing services only capture a...

9/3,K/104 (Item 11 from file: 813)
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0838206 MN008a
GELCO PAYNETWORK PARTNERS WITH FASTECH, INC. TO PROVIDE INTEGRATED BUSINESS EXPENSE SOLUTIONS

DATE: July 6, 1995 10:41 EDT WORD COUNT: 449

...trade management systems, using proven technology from proven vendors."

Gelco's TIPS(TM) service enables **consumer** package goods manufacturers to **electronically** establish promotional programs, budget **trade** dollars, track promotional spending, and **pay** retailers or **broker** partners for promotional activity and unsalables. Gelco's TLink(TM) service provides corporations with an...

9/3,K/105 (Item 12 from file: 813)

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0603875

DC012

SPRINT TO HELP BROKERS WITH NEW ELECTRONIC TRADING SYSTEM

DATE: June 14, 1993

11:08 EST

WORD COUNT: 569

...Wall Street brokers and money
managers.

Merrin Financial has selected Sprint's SprintNet public data **network** for its InterMarket **Trading Network**. ITN will **electronically** connect **money** managers and **traders** to participating **brokerage** /execution systems, which execute **trades** on exchanges such as the NASDAQ, NYSE and American.

The Merrin contract with Sprint is...

9/3,K/106 (Item 13 from file: 813)

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0582708

NY006

MERRIN DEVELOPS THE FIRST INTERACTIVE TRADING WORKSTATION FOR WALL STREET

DATE: April 7, 1993

10:31 EDT

WORD COUNT: 1,022

April 7 /PRNewswire/ -- Merrin Financial, Inc. has developed the first interactive **trading** workstation for Wall Street **brokers**, market makers, **traders** and **money** managers.

The PC **network** -based Merrin Financial Trading Platform, which costs \$2,500 a month in its base configuration...